



City of Garland, TX

Five- year Consolidated Plan FY 2015-2019 & Annual Action Plan FY 2015-2016

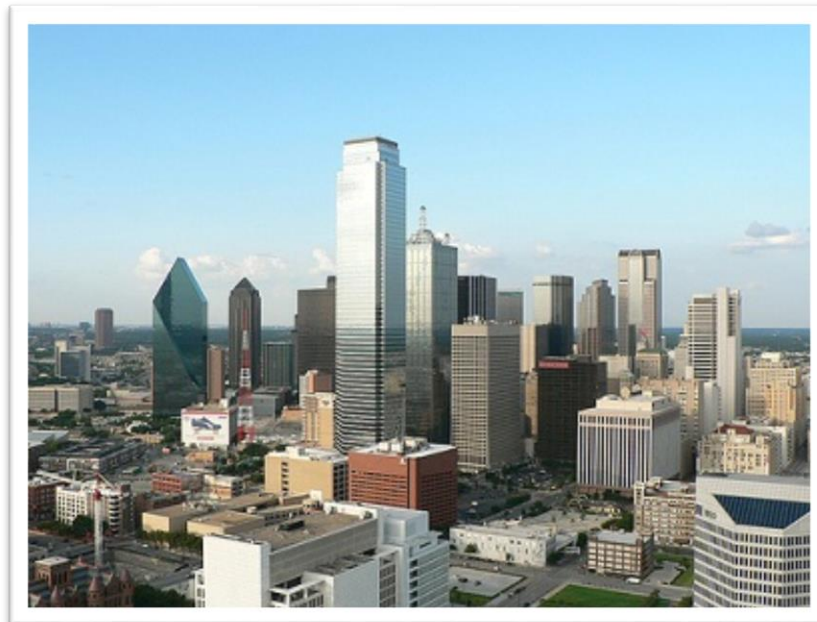


Table of Contents

Executive Summary.....	6
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	6
The Process	12
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	12
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	13
PR-15 Citizen Participation.....	16
Needs Assessment	19
NA-05 Overview	19
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)	20
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	29
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	32
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	35
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	36
NA-35 Public Housing – 91.205(b)	37
NA-40 Homeless Needs Assessment – 91.205(c).....	41
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	45
NA-50 Non-Housing Community Development Needs – 91.215 (f)	47
Housing Market Analysis.....	49
MA-05 Overview	49
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	52
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	55
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	59
MA-25 Public and Assisted Housing – 91.210(b)	62
MA-30 Homeless Facilities and Services – 91.210(c)	64
MA-35 Special Needs Facilities and Services – 91.210(d)	69
MA-40 Barriers to Affordable Housing – 91.210(e)	74

MA-45 Non-Housing Community Development Assets – 91.215 (f)	77
MA-50 Needs and Market Analysis Discussion	83
Strategic Plan	85
SP-05 Overview	85
SP-10 Geographic Priorities – 91.215 (a)(1).....	89
SP-25 Priority Needs - 91.215(a)(2).....	90
SP-30 Influence of Market Conditions – 91.215 (b).....	92
SP-35 Anticipated Resources	93
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	104
SP-55 Barriers to affordable housing – 91.215(h).....	105
SP-60 Homelessness Strategy – 91.215(d).....	106
SP-65 Lead based paint Hazards – 91.215(i).....	108
SP-70 Anti-Poverty Strategy – 91.215(j)	109
SP-80 Monitoring – 91.230	110
Expected Resources	113
AP-15 Expected Resources – 91.220(c)(1,2)	113
Annual Goals and Objectives	115
AP-20 Annual Goals and Objectives.....	115
Projects	119
AP-35 Projects – 91.220(d)	119
AP-38 Project Summary	121
AP-50 Geographic Distribution – 91.220(f).....	125
Affordable Housing	126
AP-55 Affordable Housing – 91.220(g)	126
AP-60 Public Housing – 91.220(h).....	127
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	128

AP-75 Barriers to affordable housing – 91.220(j)	130
AP-85 Other Actions – 91.220(k)	131
Program Specific Requirements.....	133
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	133
Appendix I - Con Plan Agency Survey Results	136
Appendix II- Con Plan Public Survey Results	138
Appendix III- City of Garland, TX CAPER.....	142
Appendix IV – City of Garland Medium Household Income Map.....	145



City of Garland, TX

Five-Year Consolidated Plan FY 2015-2019

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA) funding and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every three to five years; updates are required annually. This report is the 2015-2019 Five-year Consolidated Plan for the City of Garland (city), effective for the five-year time period beginning on October 1, 2015, and terminating on September 30, 2019.

The purpose of the Consolidated Plan is:

1. To identify a city's or state's housing and community development (including neighborhood and economic development) needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to housing and community development activities.

The City of Garland is a participating jurisdiction and receives entitlement grants from the Department of Housing & Urban Development. The city is a recipient of CDBG, HOME, and ESG funding. These resources will enable the city to achieve the objectives outlined in the Consolidated Plan.

In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to affirmatively further fair housing choice. Cities and states set priorities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years.

Federal objectives. Federal law requires that housing and community development grant funds primarily benefit low and moderate income persons (LMI), which are persons whose household income is at or below 80% of the Area Median Income levels as determined by HUD and adjusted annually, in accordance with the following HUD objectives:

Providing decent housing. Activities that fall within this objective are designed to cover the wide range of housing eligible under CDBG, HOME, HOPWA or ESG. This objective focuses on housing programs with the goal of meeting individual family and community needs.

Establishing and maintaining a suitable living environment. The objective applies to types of activities that are designed to benefit communities, families, or individuals by addressing issues in their environment.

Providing expanded economic opportunities. This objective applies to types of activities related to economic development, commercial revitalization, or job creation.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Decent Housing DH-1 (Availability): Expand the supply of owner-occupied housing.

- DH 1.1 - Coordinate construction of new homes.
- DH 1.2 – Acquire and rehabilitate vacant, single family homes for sale.
- DH 1.3 – Provide assistance for first time buyers.

Decent Housing DH-2 (Affordability): Provide a broad spectrum of housing programs to those who are homeless or at risk of homelessness.

- DH 2.1 - Improve transitional housing and emergency shelter operations.
- DH 2.2 – Provide homelessness prevention services.
- DH 2.3 – Promote rapid re-housing.

Decent Housing DH-3 (Sustainability): Assist low- to moderate-income homeowners to maintain safe and affordable housing

- DH 3.1 –Facilitate owner occupied single family rehabilitation.

Suitable Living Environment SL-1 (Availability/Accessibility): Foster healthy, stable and attractive neighborhoods, access to quality public facilities, and blight removal.

- SL 1.1 – Facilitate neighborhood Code Enforcement.
- SL 1.2 – Facilitate neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks.
- SL 1.3 – Facilitate general public and neighborhood facilities and improvements including ADA improvements.

Suitable Living Environment SL-2 (Affordability). Assist residents with a broad spectrum of public services activities/enhance the living environment of those in homeless shelters.

- SL 2.1 – Facilitate public service activities including child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for elderly, subsistence payments.

Economic Opportunity EO-1 (Availability/Accessibility)(Economic Opportunity for Residents). Create communities that facilitate residents to reach self-determination by creating, maintaining, or expanding economic opportunities.

- EO 1.1 – Facilitate Jobs skills training.
- EO 1.2 - Provide assistance to existing businesses that create job opportunities for low income persons.

Objective O-3 (Sustainability) Administer grant programs.

- O3.2 - Affirmatively further fair housing through education, outreach, investigation and enforcement. .

3. Evaluation of past performance

As a recipient of CDBG, HOME and ESG funding, the City is required to submit at the end of each program year a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments of the ending program year and the progress made towards the goals established in the Consolidated Plan. The activities funded through the Consolidated Plan are intended to assist LMI households. The City of Garland has a long history of effectively using CDBG, HOME, and ESG funding. The City's 2010-2014 Consolidated Plan identified the following strategies and activities to meet the above objectives: 1) **Decent Housing (DH)** – Home rehabilitation, first time homebuyer assistance, senior housing and services, housing and services for persons with disabilities, temporary housing/homeowner assistance, homeless shelter for individuals, and fair housing services. 2) **Suitable Living Environment (SL)** – Public services, neighborhood revitalization, infrastructure, and public facilities. 3) **Economic Opportunities** – Job creation/retention, employment training, and start up business assistance, and small business loans.

The CAPERs for Fiscal Years 2010 through 2013 were reviewed to assist with the formulation of goals and objectives as stated in this Plan. See attached **Appendix #III** for a chart of the City progress towards its Consolidated Plan goals up to the 2013 CAPER. The City addressed the objective of Decent/Affordable Housing by using HOME and CDBG funding for an infill new construction housing program for resale through Community Housing Development Organizations (CHDOs), provide down payment assistance for home purchase, an acquisition/rehabilitation/re-sale program, a minor home repair and housing rehabilitation program, and tenant based rental assistance to eligible individuals and families. The

homeless goals under this objective were addressed by using CDBG and ESG funding for various homeless prevention and rapid rehousing activities and for a domestic violence shelter.

The Suitable Living Environment objective was addressed by using CDBG funding for public services which include services related to: child care, mental health, youth recreation and education, health, domestic violence, substance abuse, fair housing, the elderly, and subsistence payments, as well as homeless shelter operations. Activities related to code enforcement and public infrastructure improvements were also funded. In addition, the Economic Opportunities objective was addressed by providing CDBG funding for job skills training, English proficiency training and providing assistance to existing businesses to retain or add jobs.

Estimates for the units of service to be produced were established for the Consolidated Plan based on an estimated consistent level of funding from HUD, past performance, and historical allocations by the City Council to activities annually. The annual allocations are multiplied by the number of years to come up with goals for the Consolidated Plan. The evaluation of progress towards meetings goals are determined by a number of factors including the unit goals, amount of funds that are received in each year of the Consolidated Plan period, the allocations that are made to each activity, per unit cost of each activity, and the completion pace. Several of these factors may be outside of the City's direct control. For example, for housing construction, the cost of land or building materials may have increased beyond the City's projections resulting in a lower number of units produced. The City FY 2013 CAPER which was the fourth year of the five year Consolidated Plan showed most activities had met over 76% or over of the five year goals and only five activities were below 30% of five year goals. HUD uses the CDBG timeliness measure to determine CDBG performance. The entitlement rules for timeliness states that a grantee cannot have more than 1.5 times their current allocation unexpended in their line of credit at the U.S. Treasury. HOME and ESG also uses commitment an expenditure deadlines. The City of Garland has met its timeliness deadlines in all of its programs over the Consolidated Plan period.

4. Summary of citizen participation process and consultation process

Citizen input is vital to the success of effectively implementing the Consolidated Plan and utilizing CDBG/HOME/ ESG funds. Garland residents, especially those who are low-income or living in designated slum and blighted areas, likely to be beneficiaries of federal CDBG, HOME, and ESG funding are encouraged to participate in the development of the Consolidated Plan, its substantial amendments and the CAPER. Per 24 CFR Part 91.105, citizen participation requirements should guide the development of the Consolidated Plan process. For the subject Consolidated Plan for FY 2015-2019 and first year Annual Action Plan for FY 2015-2016, the City used a very comprehensive process and strategies to elicit public comments and determine housing and community development needs.

Input is received from the community at varying times during the grant year. A calendar designating the timing and major actions/activities to be accomplished during the program year is developed and posted on the City's website and advertised in a newspaper of general circulation.

Prior to preparation of the Draft Consolidated Plan, the City conducted public meetings and focus groups between November 5-7, 2014 to allow citizen to provide input on housing and community development needs. The City, as required by HUD regulations, consulted with the general public and various public and private agencies that provide services in the City. Input was elicited from residents as well as agencies via the use of an online survey and questionnaire respectively. More detailed information on the process, survey and questionnaire as well as the results is provided in the Citizen Participation and Consultation Section of this Plan. Upon completion, the City published a public notice for a 30-day comment period on both plans from [REDACTED], 2015 to [REDACTED], 2015 on the City's website and in a newspaper of general circulation. Electronic copies of the Plans were placed on the City's website and printed and bound copies available for review at City Hall, libraries, and other community locations. Comments received during the public comment period were acknowledged in writing and comments summarized and incorporated in the Plans. Residents also have the opportunity at City Council meeting regarding funding approvals to provide comments regarding the Plans. The City has the capacity to make accommodations, if requested, for public meetings and Consolidated Plan and Action Plan information for persons with disabilities including the hearing impaired and persons with Limited English Proficiency. Public meetings were held in the evenings and at times that would be convenient for working families including households with children. Meeting notices are provided in both Spanish and English. Mailings include organizations such as LULAC, NAACP, and other organizations with minority membership.

5. Summary of public comments

The following text summarizes the needs identified throughout the public input process by category.

- Public facilities and Infrastructure – Improved public infrastructure in older areas of the city, along with proactive code enforcement, were mentioned as important ways to improve neighborhoods and prevent them from deteriorating further. Code enforcement requires the minimum for safe living: however, noticeable improvements to the exterior of homes may help to revitalize neighborhoods more rapidly. Needs mentioned included an emergency homeless shelter and transitional housing as well as increased funding for services to persons with disabilities.
- Public Services – Public services are an important need commonly mentioned by the public. During the public participation process for the Consolidated Plan the most common public service needs included healthcare, mental health and domestic violence support services, transportation services, senior programs, persons with disabilities, youth programs, homeless services and shelters.
- Economic Development - Economic development includes efforts that seek to improve the economic well-being and quality of life by creating and/or retaining jobs.
- Housing – Housing with the greatest reported need included energy efficiency improvements and fair housing services, housing rehabilitation and new construction housing. Other housing services such as rental and utility assistance programs were identified.

- The Consolidated Plan was available for public comment for a 30-day comment period from [REDACTED], 2015 to [REDACTED], 2015, and any public comments were included in the final document.

6. Summary of comments or views not accepted and the reasons for not accepting them

The City of Garland did not have any comments or views that were not accepted.

7. Summary

The City of Garland has embarked on its Five-Year Consolidated Plan for FY 2015-2019 and first year Annual Action Plan for FY 2015-2016. The City receives entitlement CDBG, HOME, and ESG funds from HUD directly. The City's Citizen Participation Plan encourages a variety of strategies to solicit public input including public meetings, focus groups, websites, surveys, and a 30-day comment period.

Responses from focus groups, public meetings, online public and agency surveys, City staff, and City Council members were used to determine housing and community development priorities. Twenty-nine (29) residents and 10 agency representatives through online surveys and focus groups identified affordable rental and homeownership housing, public services such as senior services, domestic violence prevention, youth recreation, crime prevention, after school programs, services for persons with disabilities, and health services as **high priority** needs. Owner-occupied rehabilitation or home repair, public transportation, senior centers, and educational support were considered **medium priority** needs. Parks, public infrastructure, slum and blight removal, neighborhood improvements, adult recreation, and community centers were deemed **low priority** needs. The Consolidated Plan objectives are to provide decent, affordable housing, create a suitable living environment, and create expanded economic opportunities. The related outcomes are availability, accessibility, and sustainability. Performance indicators are households assisted, housing units, number of projects, and number of jobs created.

The City addressed its Consolidated Plan objectives by allocating funding for housing rehabilitation and minor home repair of owner occupied housing units, infill new construction of housing for homeownership, acquisition, rehabilitation and resale of existing properties for homeownership, down payment assistance for homeownership, code enforcement, home modifications for persons with disabilities, emergency shelter operations, demolition of dilapidated structures, rapid rehousing, infrastructure improvements, and public services that assist seniors, youth, homeless persons, victims of domestic violence, and address fair housing issues. In addition, the City addressed economic opportunities through lien clearances and visual improvements.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GARLAND	
CDBG Administrator	GARLAND	City of Garland Housing and Community Services Department
HOPWA Administrator		
HOME Administrator	GARLAND	City of Garland Housing and Community Services Department
ESG Administrator	GARLAND	City of Garland Housing and Community Services Department
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Housing and Community Services Department of the City of Garland is lead agency responsible preparing the Consolidated Plan as well as for the administration of each grant program and funding source. The Department is located at 800 Main Street, Garland TX 75040.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

HUD Consolidated Plan regulations mandates that, according to the requirements of each Section, the City consult with other public and private agencies, the state, and public housing authorities for preparation of the Consolidated Plan. In its operation of federal block grant programs, the City works with local and statewide non-profit organizations to ensure that services are provided within the City of Garland. These organizations include Urban League of Greater Dallas and North Central Texas, Mount Hebron Urban Community Housing and New Beginning Center which provides rapid rehousing for homeless individuals and families. The City provides HOME program funds to two certified Community Housing Development Organizations (CHDOs), Green Extreme Homes Community Development Corporation and Habitat for Humanity to provide affordable housing to LMI households. The Housing and Community Services Department is responsible for the development of the Consolidated Plan and the Annual Action Plan and uses a collaborative effort between the City, service providers, and residents to determine the use of grant funds. The majority of emergency shelters and service providers for the homeless are located in the City of Dallas. As such, Garland participates in the Metro Dallas Homeless Alliance, which consists of non-profit organizations, units of local government in the metro area, the business community, the homeless, and formerly homeless and other interested parties. The City also engaged with the Garland Housing Authority and sought input on the development of the Plans. Traditionally, direct services for special needs population such as mental health, victims of domestic violence, elderly and frail elderly, and persons with disabilities, drug and alcohol addictions have been provided by agencies other than the City and City funded organizations. While not directly involved with services for these populations, the City has provided funding for housing and related services. Some of these services include community dental care and medical services, Nursing Home Ombudsman service for seniors, day habilitation services for persons with disabilities and lawn care for seniors.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The lead agency of the Dallas City and County/Irving Continuum of Care (CoC) is the Metro Dallas Homeless Alliance (MDHA) which coordinates the CoC grant application process, coordinates services, manages the homeless information system (HMIS), and coordinates the preparation of reports. The MDHA, as lead agency for the CoC. Has developed a 10-year plan to end chronic homelessness. The Plan is based on four main strategies:

1. Prevention – Using a proactive approach to keep people housed; educate the community and advocate for homeless issues

2. Rapid Re-housing – Providing permanent housing for the homeless expeditiously including new affordable housing options
3. System Change – Ensuring persons have access to supportive services to maintain stability and improving system effectiveness
4. Community Capacity Building – Coordinating local, state, and national resources in the community, improving service capacity, and tracking progress.

The City is very involved mainly in contributing to the first two strategies through its use of CDBG, HOME, and ESG funding for housing rehabilitation, minor home repair, down payment assistance, rapid rehousing, and shelter operations and essential services. CDBG funds are used for subsistence payments such as emergency rental assistance and motel vouchers to assist those individuals and families that are at risk of being homeless. The City will continue to participate in the CoC by assisting with planning and developing resources for increasing the supply of affordable housing and serving as a clearinghouse of information regarding chronic homelessness. In addition, as a CoC member, the City participates in the annual point-in-time survey to identify the number of homeless persons in the city and region.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City receives ESG funds and as a member of the (CoC) consulted with the CoC to discuss and prioritize the needs for homelessness, funding and performance standards.

Garland has consulted and will continue to consult with the CoC regarding the performance standards for activities funded under ESG to discuss the best method to capture data utilizing HMIS. Some general performance standards that will be used are:

- the unduplicated number of persons or households prevented from becoming homeless;
- the unduplicated number of assisted persons/households assisted into permanent housing; and
- the timely distribution of funds.

As the program progresses, performance standards will be developed based on the needs of the community and regulatory guidance. All outcomes will be reviewed and measured for effectiveness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

In accordance with Consolidated Plan requirements, the City solicited input on the Consolidated Plan from agencies providing services in the City in the areas of affordable housing, CoC, homelessness, persons with disabilities, the elderly, victims of domestic violence health, education, employment, fair housing, children, etc. Agencies were invited to focus groups for housing providers, HOME CHDOs, the homeless, non-profits and community groups, and veterans as well as to public meetings. An online survey was provided to the public and agencies which sought to identify current levels of services and feedback on housing and community development needs. The results of the surveys are presented in the next section.

Table 2 – Agencies, groups, organizations who participated

2	Agency/Group/Organization	GARLAND HOUSING FINANCE CORP
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting held to discuss the ongoing efforts of the City to provide affordable housing assistance. More collaboration is needed between departments to achieve the overall housing efforts of the City.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no organizations that were deliberately not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Garland works with neighboring jurisdictions in the implementation of several of its Consolidated Plan activities and grants including the CDBG, ESG and HOME programs. Several of the non-profit organizations that are funded to provide services to Garland residents are based outside of the City and serve the metro area. This service relationship as well as working with the CoC requires coordination of efforts. City staff attends and participates in the CoC meetings. See table 2 for a list of organizations and agencies that were consulted during the Consolidated Plan process.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In order to meet the requirements of the City's Citizen Participation Plan and to give residents every opportunity to provide input in the preparation of the Consolidated Plan. Residents were given multiple opportunities to comment on the plan during the plan development and the completed plan was available for a 30-day comment period. In order to ensure broader participation, efforts were made to provide accommodations and give opportunities to persons with disabilities and persons with Limited English Proficiency to provide input and public comments. Provisions were made to provide auxiliary aids to persons with disabilities, the notices, and Plan documents could be provided in alternative formats and public notices were available to non-English speaking individuals. Meetings were held at a time of day that would facilitate members of the public who work and information and notices were provided through social media (Facebook and Twitter) and the City's website.

Prior to the preparation of the Draft Consolidated Plan, the City used a variety of methods to allow citizens to provide input in the form of questions, suggestions and opinions on the City's housing and community development needs for the next five years. Consultation included public meetings, focus groups, as well as presentations. The City, as required by HUD regulations, also consulted with various agencies concerning housing and community development needs. Input was elicited from residents as well as agencies via the use of a survey and questionnaire, respectively which were administered in hard copy and online format. The questionnaire was sent to state, county, and local agencies. Nineteen agencies and 62 residents responded to the online surveys. Surveys were distributed at City events and provided to non-profit agencies for distribution. An analysis of the responses to the surveys is attached as Appendix #1-Agency Survey Responses and Appendix #2 – Public Survey Responses.

Input was sought concomitantly for the preparation of the Consolidated Plan and the Action Plan. The City of Garland Housing and Community Services Department held four focus groups and a public meeting on November 5 and 6, 2014.

The City's Citizen Participation Plan was reviewed for compliance with the Consolidated Plan regulations at 91.105 and is consistent with the regulations. One of the primary purposes of the Citizen Participation Plan is to give residents who may be beneficiaries of the use of federal funds input in how funds are allocated. It is also used as a guide to solicit comments from organizations, businesses, government officials, and other stakeholders.

The more affirmative and comprehensive approach to the public participation process did not result in significant agency responses. However, 29 residents responded to the Consolidated Plan survey. Those responses along with attendance at agency focus groups assisted the City in defining its housing and community development needs as perceived by the community and facilitated the development of the Consolidated Plan objectives and goals.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Newspaper Ad – Meeting invitation	Public	Not applicable	Not applicable	Not applicable	
City’s Website – Meeting Invitation	Public	Not applicable	Not applicable	Not applicable	http://www.garlandtx.gov/civicax/filebank/blobdload.aspx?BlobID=12737
Newspaper Ad – 30-day public notice for draft plans	Public, agencies	TBD	TBD	Not applicable	
Online resident survey - hard copy & City’s website	Public	29 persons responded.	See survey responses	Not applicable	https://www.surveymonkey.com/s/GarlandConPlanPublicSurvey
Agency survey - hard copy & City’s website	Service providers	1 agency responded.	See survey responses	Not applicable	
Public meetings and public hearings	General public	Presentations and funding allocations/	See meeting minutes	Not applicable	
Focus group meetings	Agencies	Priorities established/ 6 representatives	See response summary	Not applicable	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Garland receives U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Program funds annually. As such the City is required to prepare a Consolidated Plan and the Annual Action Plan. HUD introduced the eCon Planning Suite to help grantees prepare their Consolidated Plans. With this new system HUD provided the City of Garland with pre-populated tables with data from the Census. The data was provided to assist the City develop its funding priorities in the Strategic Plan section of the Consolidated Plan.

The needs projected for the next five years were based on the analysis of the data provided in the prepopulated tables. The estimate of the number and types of families in need of assistance for extremely low-income, low-income, and moderate-income, for renters and owners, and for different income categories was determined. Housing needs are analyzed in terms of households with housing problems (one of substandard housing, overcrowded conditions, housing cost burden, and zero/negative income), one or more severe housing problems, cost burden (housing expense more than 30% of income), severe cost burden (housing expense more than 50% of income), crowding, special needs housing, low-income individuals and families who are homeless or at risk of being homeless. The housing needs of income groups is based on a percentage of the Area Median Income (AMI) as determined by HUD annually. The income groups that were assessed were the 0-30% AMI, 30-50% AMI, 50-80%AMI, and 80-100% AMI.

The most common housing problems identified in the case of both renters and homeowners were cost burden and severe cost burden. Information for middle-income families (80-100% AMI) was not computed since CDBG program does not go above 80% AMI. The analysis showed that 23.4% of renters who are non-family (including persons living alone) households were cost burdened and 21.8% were severely cost burdened in the 0-80% AMI category. For homeowners in the same category, a lower percentage (13.5%) were cost burdened but a slightly larger percentage (24.5%) were severely cost burdened. The analysis also showed that persons with disabilities are more likely to own their own home in an urban area and are also likely to have some type of housing problem. Small related households are also more likely than other households to be cost burdened and severely cost burdened. The analysis also noted that over 70% of victims of domestic violence were women and likely to have children. The group is also vulnerable in terms of homelessness.

The City of Garland used HUD eCon Planning data, City Reports, community responses, City Council deliberations, City staff recommendations, and social services agency input to formulate its priority needs. Based on the above analysis, the City's strategies of funding affordable housing for new homeowners, existing homeowners, renters, and persons at risk of being homeless is in line with the needs assessment.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

The 2007-2011 ACS indicated that Garland had an estimated population of 225,424 compared to the 2000 population of 215,768. In addition the ACS reported an estimated 72,531 households during 2011, a 1% decrease from 2000.

For purposes of this Plan, HUD defines Housing Problems as follows: a) lack of a complete kitchen or plumbing facilities; b) cost burdened (>30%) - a housing cost burden of more than 30% of the household income. Severe cost burden (>50%) is experienced when more than 50% is spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance and utilities; and c) Overcrowded – is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms. Small Related households are defined as households with two to four related members. Large related households as those with five or more related members. Elderly is defined as a household whose head, spouse, or sole member is a person who is at least 62 years of age. Other Non-Family households are the number of households that are not families, such as persons living alone or with nonrelatives only.

Cost Burden and Severe Cost Burden

According to the 2007-2011 ACS Selected Housing Characteristics, Garland, had a total of 78,206 housing units, of which 72,531 or 92.7% are occupied and 7.3% are vacant. Of the occupied housing units, 47,355 or 65.3% were owner-occupied and 25,176 or 34.7% were renter-occupied. For the same period, CHAS data show that of the total occupied housing units 31,055 or 42.8% are occupied by low- to moderate-income households (0-80% HAMFI). These households presented a high rate (68%) of being cost burdened. Of the total low-and moderate-income households, 51.5% renters and 48.5% owners were cost burdened (>30%); and 52.8% renters and 47.2% owners were severely cost burdened (>50%).

Of the total low-and moderate-income renter households experiencing cost burden, 51% are Small Related Households, followed by 23.4% Other Households. Of those renters experiencing severe cost burden, 44.8% are Small Related Households, followed by Other Households at 21.8% and Large Related Households at 19.1%.

Of the total low-and moderate-income owner households experiencing cost burden, 41% are Small Related Households, followed by Elderly Households at 24.5%, and Large Related Households at 22.7%. Of those owners experiencing severe cost burden, 41% are Small Related Households, followed by Elderly Households at 24.5%.

Housing Condition and Overcrowding

Concerning substandard units and overcrowding conditions, as defined by HUD in the Summary Section, CHAS data show that of the total low- and moderate- income owners and renters, 43.6% of renters and 39.8% owners were experiencing severe housing problems by having one or more of four severe housing problems, such as lacking kitchen or complete plumbing, severe overcrowding, or severe cost burden. For

renters, the highest rate is found in the 0-30%AMI income category at 51%, and for owners the highest rate is found in the 30-50% AMI income category at 42% followed by the 50-80% AMI income category at 32%.

Overcrowding represents a problem for low- and moderate-income single family renter and owner households as 75.6% of renter and 61.3% owner households were living in overcrowded conditions. According to the CHAS there are 16,414 Households with Children, of which 9,130 are low/mod income households. Manipulation of CHAS data for overcrowding conditions for Households with Children Present estimated that 10% of low/mod Households with Children Present were living in overcrowded conditions.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	215,794	225,424	4%
Households	73,287	72,531	-1%
Median Income	\$49,156.00	\$52,441.00	7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	6,550	10,335	14,170	8,590	32,885
Small Family Households *	2,535	4,280	6,655	4,660	18,975
Large Family Households *	1,265	2,015	2,520	1,185	3,970
Household contains at least one person 62-74 years of age	915	2,015	1,970	1,150	6,020
Household contains at least one person age 75 or older	775	1,015	1,390	565	1,760
Households with one or more children 6 years old or younger *	1,925	3,180	4,025	1,894	3,520
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	105	130	0	290	45	70	20	10	145
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	185	155	0	385	50	45	200	65	360
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	525	365	400	170	1,460	45	380	525	170	1,120
Housing cost burden greater than 50% of income (and none of the above problems)	2,865	1,705	280	20	4,870	1,480	2,090	1,185	80	4,835

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	260	2,170	2,430	530	5,390	335	1,425	2,980	1,645	6,385
Zero/negative Income (and none of the above problems)	260	0	0	0	260	130	0	0	0	130

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,490	2,360	970	190	7,010	1,620	2,585	1,935	320	6,460
Having none of four housing problems	640	2,840	5,080	2,945	11,505	410	2,550	6,185	5,140	14,285
Household has negative income, but none of the other housing problems	260	0	0	0	260	130	0	0	0	130

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,695	2,365	1,495	5,555	595	1,290	2,310	4,195
Large Related	855	505	180	1,540	320	1,150	870	2,340
Elderly	430	440	400	1,270	710	1,125	685	2,520
Other	745	1,055	750	2,550	315	305	605	1,225
Total need by income	3,725	4,365	2,825	10,915	1,940	3,870	4,470	10,280

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,525	885	85	2,495	500	905	635	2,040
Large Related	825	240	0	1,065	295	535	90	920
Elderly	350	225	215	790	460	550	210	1,220
Other	665	475	75	1,215	295	190	305	790
Total need by income	3,365	1,825	375	5,565	1,550	2,180	1,240	4,970

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	520	460	355	130	1,465	75	270	425	100	870
Multiple, unrelated family households	80	100	165	40	385	20	165	300	130	615

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	85	0	85	0	0	0	0	0
Total need by income	600	560	605	170	1,935	95	435	725	230	1,485

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	175	165	175	515	30	130	213	373

Table 12 – Crowding Information – 2/2

Source: CHAS data Table 11; 2007-11 ACS for Households and Families, and for Selected Housing Characteristics.

Describe the number and type of single person households in need of housing assistance.

According to the 2007-2011 ACS of Households and Families, for the City of Garland, of the estimated 72,531 households, 17,283 or 23.8% are Nonfamily Households, of which 80% are householders living alone. Of those living alone, 24.3% are 65 years and over. CHAS 2007-11 data shows that 23.4% Other Nonfamily Households, which includes householders living alone, renters in the 0-80% AMI category were cost burdened, and 21.8% were severely cost burdened. For the same income category, 13.5% Other Household owners were cost burdened, and 24.5% were severely cost burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The 2005 Housing Needs of Texan with Disabilities Study prepared by the Texas Department of Housing and Community Affairs (TDHCA) and the Texas Council for Developmental Disabilities determined that 19.2% of the population aged 5 and older in the civilian non-institutionalized population had some type of long lasting condition or disability. Of those with disabilities, 19.7% lived in poverty, and according to HUD CHAS data, 55% of all Texas households with mobility/self-care limitation are earning less than 80% of AMI. Additionally of all households with housing unit problems, 19.8% had mobility/self-care limitation. The Study concluded that, the lower the income levels, the higher the likelihood that households with mobility/self-care limitations have housing problems. Persons with disabilities are more likely to reside in an urban area, and are also more likely to own their own home. It added that units affordable to extremely low income households have decreased, and only about one-third of all very low income households

occupy housing that is affordable to them. The lack of affordable housing and supportive services represent a significant barrier to those with disabilities.

The 2009-11 ACS Disability Characteristics for the City estimated that of the total civilian non-institutionalized population of 227,627, 10.2% has a disability. Of those with disabilities, it was estimated that 38.1% are 65 years and over. The most common type of disability for this age group was having an ambulatory difficulty at 28.4%, followed by having an independent living difficulty at 18.9%.

Concerning victims of domestic violence, the Texas Department of Public Safety collects information, under the Texas Uniform Crime Reporting Program, on family violence incidents from various reporting agencies, among them the City of Garland Police Department. The 2013 Crime in Texas Report utilizes the Texas Family Code definition of Family Violence which in summary includes not only individuals related by blood or affinity, but also foster parents and children, and members of the same households (including roommates). The Family Code also included in its definition "Dating Violence". According to the 2013 Report, the total number of violence incidents in Texas for that year was 185,453, with a total of 199,752 victims. The majority of the victims (73%) were female. The age group with the highest number of victims was the 20-to-24 year-old bracket, which suggests that for females it possibly includes the existence of small children as the age bracket is close to the mean age at first birth, per the CDC, of 25.8. The 2013 Crime in Texas Report indicated that the City of Garland had 2,104 family violence incidents.

What are the most common housing problems?

The most common housing problems experienced by both renters and owners in Garland is cost burden, particularly low- and moderate-income households at a high rate of 68%. Of the total low-and moderate-income households, 51.5% renters and 48.5% owners were cost burdened (> 30%); and 52.8% renters and 47.2% owners were severely cost burdened (> 50%).

Are any populations/household types more affected than others by these problems?

The following household types are more affected than others by cost burden and severe cost burden:

Of the total low-and moderate-income renter households experiencing cost burden, 51% are Small Related Households, followed by 23.4% Other Households. Of those renters experiencing severe cost burden, 44.8% are Small Related Households with 61% of those households in the 0-30% AMI, followed by Other Households at 21.8% and Large Related Households at 19.1%.

Of the total low-and moderate-income owner households experiencing cost burden, 41% are Small Related Households with 55% in the >50-80% AMI, followed by Elderly Households at 24.5%, and Large Related Households at 22.7%. Of those owners experiencing severe cost burden, 41% are Small Related Households, followed by, Elderly Households at 24.5%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The City of Garland received \$858,997 Homeless Prevention and Rapid Re-Housing Program (HPRP) funds from HUD during 2009 to assist 600 individuals with rental/utility assistance, rapid re-housing, relocation/stabilization services and case management. During the period July 2009 thru July 2012, a total of 452 persons were assisted with the aforementioned services. The characteristics of individuals who received assistance during that period through the HPRP program are as follows: 57% of those assisted were adults, 43% were children, 60% were female and 40% were male. Of the total, 66% are Black/African American, 22% are White, 4% are Multi-Racial, and 7% Other. Of those assisted 14% were of Hispanic origin. Concerning age, 47% of the clients were in the age bracket "under 5 to 17", 22% were in the age bracket "18-34", and 29% in the age bracket of "35-54". From the HPRP program, it can also be discerned that 59% of clients reported as "Imminently Losing Housing" as their housing status at entry to the program, followed by 21% who responded "Unstably Housed". Additionally, 57% of clients responded "Rental by Client No Subsidy" when asked about place of residence prior to program entry, followed by "homeless residence" at 21%. The length of participation in the HPRP program by those that left the program was as follows: 48% were assisted for 30 to 365 days, 20% for 1 to 2 years, 11% for 2 to 3 years, and 20% for over 3 years.

After the HPRP program was closed, the ESG program continued with the goals of the HPRP program and funding was expanded. In the 2014 Annual Action Plan the City proposes to use \$58,317 ESG fund for homeless prevention and rapid re-housing, and 7,601 in CDBG funds for homeless prevention. According to the 2012 CAPER the characteristics of families and individuals who received assistance from the City under the ESG program were as follows: 50% are adults, and 50% are children; 48% were female, 1.0% male, and 51% unknown; 45% are under the age of 18, 2.0% are between 18-24, 32% are over the age of 24, and 21% didn't know or refused to answer the question; and 92% were victims of domestic violence.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates: Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

The National Center on Family Homelessness stated "family homelessness is caused by the combined effects of lack of affordable housing, poverty, decreasing government supports, the challenge of raising children alone, the changing demographics of the family, domestic violence, and fractures social supports. It continues by saying that as the gap between housing costs and income continues to widen, more and more families are at risk of homelessness." The National Alliance to End Homelessness published on June 19, 2007 Fact Sheet: *Affordable Housing Shortage* where it describes how as incomes are failing to keep pace with housing costs, Americans face complicated choices such as buying groceries, educate their

children, and keep a roof over their head. It continues by saying that those that cannot manage that balancing act become homeless or live on the periphery. The 2007 Fact Sheet provides a synopsis of the affordable housing shortage in the U.S. and reaches the following conclusions: “a) Millions of Americans face housing cost burden; Cost burden is concentrated among low-income households; Incomes fail to keep pace; Affordable housing stock is dwindling; Housing vouchers are being lost; There are long waiting lists for housing subsidies; and The HUD budget has been trending downward for affordable housing.”

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. This Section will analyze disproportionate greater need for income levels 0-30%, >30-50%, >50-80%, >80-100% AMI, by race or ethnicity. The *housing problems* included are as follows: lacks complete kitchen facilities, lacks complete plumbing facilities, overcrowding –more than one person per room, and cost burden greater than 30% and less than 50%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,210	420	445
White	1,955	210	180
Black / African American	1,565	70	180
Asian	430	60	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	2,060	85	70

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,030	1,645	0
White	2,275	790	0
Black / African American	1,170	190	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	665	45	0
American Indian, Alaska Native	20	25	0
Pacific Islander	0	0	0
Hispanic	3,685	565	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,255	7,245	0
White	2,420	3,245	0
Black / African American	1,135	595	0
Asian	490	505	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	2,875	2,545	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,550	5,960	0
White	1,070	2,700	0
Black / African American	445	655	0
Asian	275	485	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	700	1,785	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

CHAS demographic data for Garland indicated that the City had a population of 225,424. The racial makeup of the community was White at 34.74%, Black or African American at 14.14%, American Indian and Alaska Native at 0.19%, Asian at 9.36%, Native Hawaiian and Other Pacific Islander at 0.08%, Some other Race or Two or More Races at 4.0%, and 37.53% are of Hispanic origin.

Analysis of the 2007-2011 CHAS data for Garland indicates that several racial or ethnic groups are experiencing *housing problems* at a disproportionately greater rate in comparison to the jurisdiction as a whole, as follows:

- American Indian and Alaska Native in the 0-30% AMI, and >30-50% AMI;
- Asian in the >30-50% AMI
- Black or African American in the >50-80% AMI, and >80-100% AMI

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience *severe housing problems* at a greater rate (10 percentage points or more) than the income level as a whole. This Section will analyze disproportionate greater need for income levels 0-30%, >30-50%, >50-80%, >80-100% AMI, by race or ethnicity. The severe housing problems included are as follows: overcrowding –more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms; and cost burden greater than 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,490	1,140	445
White	1,630	535	180
Black / African American	1,410	225	180
Asian	385	100	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,880	270	70

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,655	5,030	0
White	1,165	1,895	0
Black / African American	800	560	0
Asian	450	265	0
American Indian, Alaska Native	4	40	0
Pacific Islander	0	0	0
Hispanic	2,110	2,140	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,280	12,220	0
White	610	5,060	0
Black / African American	230	1,500	0
Asian	175	820	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	1,140	4,280	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	7,810	0
White	235	3,535	0
Black / African American	100	1,000	0
Asian	75	685	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	280	2,200	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Analysis of the 2007-2011 CHAS data for Garland indicates that various racial or ethnic group at given income levels are experiencing *severe housing problems*, including cost burden greater than 50%, at a disproportionately greater rate in comparison to the jurisdiction as a whole, as follows:

- American Indian, Alaska Native in the 0-30% AMI;
- White in the >30-50% AMI;
- Black/African American in the >30-50% AMI;
- Asian in the >30-50% AMI.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionately greater number of *cost-burdened households* exists when the members of racial or ethnic group at a given income level experience *housing cost burden* at a greater rate (10 percentage points or more) than the income level as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	43,374	13,915	10,545	460
White	23,789	5,275	3,390	180
Black / African American	4,570	2,150	2,275	180
Asian	3,195	1,150	990	15
American Indian, Alaska Native	185	40	4	0
Pacific Islander	0	0	0	0
Hispanic	10,390	4,850	3,520	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Analysis of the 2007-2011 CHAS data for Garland, indicates that that none of the racial or ethnic groups are experiencing housing cost burden (30-50%) at a disproportionate rate, and only American Indian/Alaska Native are experiencing severe housing cost burden (>50%) at a disproportionate rate.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems: At the 0-30% AMI level American Indian/Alaskan Native are disproportionately represented. At the >30-50% AMI level in addition to American Indian/Alaskan Native, Asians are also disproportionately represented. At both the >50-80% and >80-100% AMI level Black/African American are disproportionately represented showing a greater percentage of housing problems.

Severe Housing Problems: At the 0-30% AMI level American Indian/Alaskan Native are disproportionately represented. At the >30-50% AMI level, White, Black/African American, and Asian are disproportionately represented showing a greater percentage of severe housing problems.

Housing Cost Burdens: None of the racial or ethnic groups are experiencing housing cost burden (30-50%) at a disproportionate rate, and only American Indian/Alaska Native are experiencing severe housing cost burden (>50%) at a disproportionate rate.

If they have needs not identified above, what are those needs?

There are no additional needs identified by race and ethnicity.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Racial and ethnic groups in Garland are not located in specific areas or neighborhoods; they are dispersed throughout the City. Review of the maps presented in the City of Garland Analysis of Impediments to Fair Housing Choice, prepared by ASK Development Solutions on November 2011, and information from HUD's CPD Maps, American Indian/Alaska Natives have the highest population concentrations in Census Tracts 181.10, 181.26, 181.28, 182.04, 182.06, 183, 188.01, 188.02, 189.00, 190.32, and 190.33; Black/African Americans have the highest concentration in Census Tracts 181.11, 181.28, 181.38, 182.03, and 184.03; Asians/Pacific Islanders 185.01, 190.04, 190.14, 190.20, 190.27, and 190.42; and Hispanics have the highest concentrations in Census Tracts 181.05, 181.27, 182.03, 182.04, 182.05, 182.06, 183, 184.01, 185.01, 188.01, 190.13, 190.32, and 190.33.

NA-35 Public Housing – 91.205(b)

Introduction

According to the Garland 2010 Housing Authority Five Year Plan, the PHA does not own public housing units, but it administers the Section 8 Housing Voucher Program with 1,476 vouchers. It has an annual turnover of 150. Through this program the City enables families to obtain decent, safe and sanitary housing by subsidizing a portion of the tenant's monthly rent and paying it directly to the property owner. According to more recent CHAS data and HUD's Inventory Management System (IMS)/PIH Information Center (PIC), the Section 8 inventory consists of 1,525 units in the Section 8 program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,555	1	1,534	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,166	15,184	12,981	0	0
Average length of stay	0	0	0	6	0	6	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	0	2	2	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	390	0	384	0	0
# of Disabled Families	0	0	0	371	0	369	0	0
# of Families requesting accessibility features	0	0	0	1,555	1	1,534	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	348	0	341	0	0	0
Black/African American	0	0	0	1,072	1	1,064	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	124	0	118	0	0	0
American Indian/Alaska Native	0	0	0	10	0	10	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	110	0	107	0	0	0
Not Hispanic	0	0	0	1,445	1	1,427	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

In its Five Year PHA Plan the City reported 17,199 families on the Section 8 program waiting list. According to the Plan, 70% are extremely low income ($\leq 30\%$ AMI), .09% were Very Low Income ($>30\%$ -50% AMI), and .02% were Low Income ($>50\%$ -80% AMI). Additionally, 63% of families have children, 3.0% are Elderly, and 16% have disabilities. The racial and ethnic composition is as follows: 86% Black/African American, 5% White, 4% Hispanic, 2% Asian, .08% American Indian/Alaska Native, and .08% Native Hawaiian/Pacific Islander.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the PHA Five Year Plan the needs of those in their program and on the waiting list is the shortage of affordable housing for all eligible populations and the demand for additional section 8 vouchers.

How do these needs compare to the housing needs of the population at large

Based on the information provided in the Five Year PHA Plan, it can be seen that the needs of the Section 8 families are similar to those of the population at large. Section NA-10 identified that the most common housing problem was a cost burden, particularly for renters at 0-30% AMI, as 51.5% of renters were cost burdened. In addition, 52.8% of renters in the $>30\%$ -50% AMI were severely cost burdened. The waiting list of the PHA is composed of 70% extremely low-income (0-30% AMI) applicants.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Garland is a member of the Dallas City and County/Irving Continuum of Care (CoC). The lead agency for this choice is the Metro Dallas Homeless Alliance (MDHA), which is an association of organizations devoted to ending homelessness in Dallas and Collin Counties, by putting people into homes. The MDHA coordinates the CoC grant application process, coordinates services, manages the homeless information system (HMIS), and coordinates the preparation of reports, among other functions. As a CoC member the City participates in the annual point-in-time survey to identify the number of homeless persons in the city and region. According to HUD's CoC Homeless Population and Subpopulations Reports, the most recent survey conducted and posted by the aforementioned CoC was on January 23, 2014. A total of 3,514 homeless persons was counted, with 3,272 in shelters and 242 unsheltered. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in their funding applications. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January.

The Metro Dallas Homeless Alliance (MDHA) published the "2014 Point-In-Time Homeless Count and Census" sponsored by the Real Estate Council Foundation, for Dallas County inclusive of Garland. MDHA based the Report on the PIT methodology, but also utilize the opportunity to expand the scope of the survey. MDHA counted 3,314 homeless individuals in emergency shelters, transitional housing, and safe havens, on streets or in abandoned buildings.

In addition to the above, the City reported in the 2014 Annual Action Plan that it conducted a point in time homeless count on January 21, 2013. It reported that a total of 165 people were identified as homeless, and that the City has one shelter for domestic violence victims. According to the Action Plan 30% of the homeless were children compared to 25% single individuals that may possibly be considered chronically homeless.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1641	12				
Persons in Households with Only Children	12	0				
Persons in Households with Only Adults	1619	230				
Chronically Homeless Individuals	368	92				
Chronically Homeless Families	22	7				
Veterans	293	42				
Unaccompanied Child						
Persons with HIV	30	7				

Source: HUD's 2014 Homeless Populations and Subpopulations TX-600 Dallas City & County/Irving CoC

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	26%	
Black/African American	62%	
Asian		
American Indian/Alaska Native	<1%	
Pacific Islander		
Other	3%	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8%	
Non-Hispanic		

Source: MDHA "2014 Point-In-Time Homeless Count and Census", Real Estate Council Foundation

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2014 point-in-time survey revealed that of the total homeless 47% were in households with at least one adult and one child, the large majority being sheltered. From the data submitted for HUD's 2011 Annual Homeless Assessment Report (AHAR), the Demographic Characteristics of Sheltered Homeless Persons Report showed that the gender of adults for persons in families in Emergency Shelters was 98% females. The gender of persons in families in Transitional Housing was 90% females; but for persons in families in permanent Supportive Housing, it was 33% females.

Of the total homeless persons surveyed during 2014, 15% were veterans. From the Demographics Characteristics Data Report it can be seen that the percentage of veterans in families in Emergency Shelters, and Transitional Housing is low at 0%, and 2%, respectively. The percentage of veterans in families in Permanent Supportive Housing is 17%. These percentages are about the same when it comes to individuals in Emergency Shelters, Transitional Housing and Permanent Supportive Housing at 0%, 4%, and 14%, respectively.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The MDHA "2014 Point-In-Time Homeless Count and Census" Report provided information on race and ethnicity for homeless adults and children/youth. The Study also provides a comparison of racial demographics between adults and children/youth as follows: 62% adults and 72% children/youth were

Black/African American; 8% adults and 16% children/youth were Hispanic; 26% adults and 7% children/youth were White; and 3% adult and 4% children/youth were classified as Other. The data suggest that minority Black and Hispanic children/youth are becoming homeless at a higher rate than minority Black and Hispanic adults.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Among the findings reported by the 2014 MDHA Report are the following: The number of people sleeping outdoors or in abandoned buildings has dropped 49% from 2005 to 2014; The number of people living in permanent supportive housing increased 1,197% from 2005 to 2014; The total homeless population increased 11.5% in 2014 from 2013; Veterans account for 13% of the total homeless population living in emergency shelters, transitional housing, safe haven, on the streets, or abandoned buildings; The number of homeless families increased; The number of homeless youth, which includes runaways, increased; and there have been substantial progress in reducing the number of chronically homeless individuals through coordinated services and permanent supportive housing.

The MDHA Report also provided information as to the frequency/duration of homelessness: 22% indicated that they had been homeless for at least one year, of those that responded, 50% were living in permanent supportive housing, 22% were living in emergency shelter, and 10% were living outdoors, motels, or other locations; 35% indicated that they had become homeless for the first time in the past 12 months, of those that responded, 33% were living in permanent supportive housing, 29% in emergency shelter, 25% were living in transition housing, and 8% were living outdoors, motels, or other locations; and 1% indicated that they had been homeless four or more time in the past three years, of those that responded 22% were living in permanent supportive housing, 30% in emergency shelter, 18% in transitional housing and 16% were living outdoors, motels, or other locations.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Consolidated Plan requires that, to the extent practicable, the housing needs of persons who are not homeless but require supportive housing be described. This includes, but is not limited to the elderly (defined as 62 and older); the frail elderly (defined as an elderly persons who require assistance with three or more activities of daily living); persons with disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking.

This Section seeks to address this aspect of the Consolidated Plan regulations. However, since the City of Garland is not a recipient of HOPWA funds, the HOPWA and HIV Housing Need Tables are not included.

Describe the characteristics of special needs populations in your community:

The 2010 Census Demographic Profile for Garland shows the median age as being 33.7 years. In addition, the 2007-11 ACS of Disability Characteristics for the City estimates that of the total civilian noninstitutionalized population of 229,713, 10.7% or 24,551 has a disability. Of the population 65 years and over, 8,039 (38.6%) are estimated to have a disability. Based on CHAS data, 4,900 (15.8%) low- and moderate- income householders contain at least one person 62-74 years of age, and 3,180 (10.2%) contain at least one person age 75 or older. Given the rate of disability for persons 65 years and over, approximately 3,118 low- and moderate- income households contain at least one elderly person with a disability.

What are the housing and supportive service needs of these populations and how are these needs determined?

The 2005 Housing Needs of Texan with Disabilities Study prepared by the Texas Department of Housing and Community Affairs (TDHCA) and the Texas Council for Developmental Disabilities determined that 19.2% of the population aged 5 and older in the civilian non-institutionalized population had some type of long lasting condition or disability. Of those with disabilities, 19.7% lived in poverty, and according to HUD CHAS data, 55% of all Texas households with mobility/self-care limitation are earning less than 80% of AMI. Additionally of all households with housing unit problems, 19.8% had mobility/self-care limitation. The Study concluded that, the lower the income levels, the higher the likelihood that households with mobility/self-care limitations have housing problems. Persons with disabilities are more likely to reside in an urban area, and are also more likely to own their own home. It added that units affordable to extremely low income households have decreased, and only about one-third of all very low income households occupy housing that is affordable to them. The lack of affordable housing and supportive services represent a significant barrier to those with disabilities.

The Envision Garland 2030 Comprehensive Plan prepared by the City of Garland and adopted by the City Council via Ordinance No. 6532 on March 20, 2012, described Garland as a first-ring suburb which is a community which experienced rapid growth between the 1940s and 1970s in close proximity to a larger core city. This type of communities share common issues and concerns, among them, housing and

infrastructure conditions and population and demographic changes. The region will experience a growth in the senior citizen population, and the Comprehensive Plan states that in Garland by 2030 the proportion of the total population of seniors 65 to 84 will nearly double with the fastest age group being those age 70 to 79. This change will have a significant impact on the type of housing, supportive services, and subsidies needed. CHAS data show that 14% and 17% of Elderly renter and owner households, respectively, are severely cost burdened in Garland.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City is not a recipient of HOPWA funds and does not collect data on persons living with HIV/AIDS (PLWA). However, the State of Texas as a recipient of federal funds does collect data and in the Draft 2015-2019 State of Texas Consolidated Plan, prepared by the Department of Housing and Community Affairs, it is acknowledged that housing is a critical need for PLWH. It says that the National HIV/AIDS Strategy has a U.S. housing goal to increase the Ryan White HIV/AIDS Program clients with permanent housing from 82% to 86% by 2015 (The White House Office of National AIDS Policy, 2010). According to the Draft Plan HIV disproportionately affects racial/ethnic minorities and males. At the end of 2012, 72,932 persons were living with HIV in Texas, many at incomes below the poverty level, and the number continues to rise every year.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

The City is in need of homeless shelters for individuals. There is only one emergency shelter in Garland that targets victims of domestic abuse. Community input also identified the provision of senior centers and parks as a need.

How were these needs determined?

During a focus group meeting conducted during the preparation of this Consolidated Plan, respondents identified senior centers as a medium priority and parks as a low priority.

Describe the jurisdiction's need for Public Improvements:

In order to meet its Consolidated Plan objective of creating a Suitable Living Environment and its outcome of availability and/or accessibility, the City of Garland has identified the following public improvement needs:

- Improve qualifying neighborhoods through infrastructure improvements. During FY 2015-2016, the following streets will be improved:
 - Shady between Tanglewood and Resistol; and
 - Arrowhead between Broadmoor and Northwest

How were these needs determined?

The public improvement needs were determined through the community consultation process. During the preparation of the FY 2014-2015 Action Plan, the City developed and mailed a Community Needs Questionnaire to neighborhood groups and service providers. The questionnaire was also posted on the City's website. In regards to public improvements, 50 persons responded street improvements were a high priority, 16 persons responded medium priority, 6 persons responded low priority, and 12 persons had no opinion. Amongst the other public improvements identified in the questionnaire (flood drainage improvement, curb and gutter improvements, water/sewer improvements, sidewalk improvements, other infrastructure) street improvements had the highest priority.

According to the 2015 Capital Improvement Program (CIP) street reconstruction and repair has traditionally been funded by General Fund, Water Utility Funds, Wastewater Utility Funds, CDBG, and tax note proceeds. Streets have been deteriorating at a faster rate due to extended drought conditions.

Describe the jurisdiction's need for Public Services:

In order to meet its Consolidated Plan objective of creating a Suitable Living Environment and its outcome of availability and/or accessibility, the City of Garland has identified the following public service needs for its low- to moderate-income population:

- Services for homeless individuals and families;
- Services for seniors, youth, and persons with disabilities;
- Emergency shelter operations and services;
- Homelessness prevention including rapid rehousing and emergency financial assistance;
- Counseling services to low- to and moderate income persons;
- Medical and dental programs for low- and moderate income persons; and
- Fair housing services to facilitate the City's Consolidated Plan certification to affirmatively further fair housing.

How were these needs determined?

The public service needs were determined through the community consultation process. During the preparation of the FY 2014-2015 Action Plan, the City developed and mailed a Community Needs Questionnaire to neighborhood groups and service providers. The questionnaire was also posted on the City's website. The responses identified the following public service activities as having the highest priority: domestic violence prevention services, abuse/neglected children, services for special needs populations, health services, and services for seniors.

During a focus group meeting conducted during the preparation of this Consolidated Plan, the respondents assigned senior services, domestic violence programs, youth recreation programs, crime prevention programs, after school youth programs, and services for persons with disabilities a high priority. Public transportation and educational support were assigned a medium priority. Family financial health programs, adult recreation program, and children educational programs were given a low priority. Homeless prevention, homeless operations, and rapid rehousing needs were determined through the Point in Time and other homeless needs studies.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The 2007-2011 ACS for Garland reported 78,206 housing units of which 72,531 (92.7%) were occupied and the remainder vacant. Of the occupied housing units, 65.3% were owner-occupied and 34.7% were renter-occupied. Based on the CHAS data, the majority (72.2%) of the City's residential structures are 1-unit detached structures and 24% of structures had five (5) units or more. Sixty percent (60%) of the owner-occupied units were built before 1980, and fifty (50%) of the renter-occupied units were built before 1980. Based on CHAS data, 33% of the owner-occupied units and 52% of the renter-occupied units have one to two housing problems to include lack complete plumbing, lack complete kitchen, more than one person per room, and cost burden greater than 30%. HUD defines housing problems to include lack of a complete kitchen; lack complete plumbing; cost burden >30%; and overcrowded, not including bathrooms, porches, foyers, halls, or half-rooms.

According to the 2007-2011 ACS, the median value of an owner occupied house in Garland in was \$118,200, an increase of 37% from 2000. Median Contract rent was \$739 for that same period. A 2012 Dallas-Plano-Irving Comprehensive Housing Market Analysis Report of the Dallas HMA which includes the Central Submarket of which Garland is a part shows a different trend. The Central Submarket shows a softening of the market despite robust sales of houses. The average home price for the first quarter of 2012 was \$219,000 down nearly 3% from the first quarter of 2011.

According to the report, the economic conditions in the Dallas HMA continues to improve behind a strong business/professional sector which added the most jobs during the 12 months up to March 2012. The analysis also showed that there has been a 4% increase in the number of permits pulled during the 12 months ending March 2012. These were for 2,675 single family homes. The Real Estate Center at Texas A&M University's December 2012 Monthly Housing Activity Report showed a total of 1,917 single family homes sold in Garland with an average price of \$151,381. Also, the Report noted that leases during 2014 decreased from 2013 by -1.5% from 794 in 2013 to 782 during 2014. The median rent during 2014 was \$1,200.

For renter occupied units, the vacancy rate declined from 12% in April 2010 to 2012 which suggests high demand for rental units. The sales vacancy rate is currently estimated at 1.7%, down, from 2.3% in 2010.

Both homeowners and renters have experienced increases in housing costs which have augmented the housing needs of the lower income residents of Garland. The 2007-11 CHAS data identified owners and renters in the 0-80% AMI as being cost burdened and severely cost burdened and severe cost burdened. The Report shows that 51.5% renters are cost burdened, and 52.8% renters are severely cost burdened. Owner households also show a high incidence of cost burden at 48.5%, and severe cost burden at 47.2%. A determination of the Affordability Mismatch for 0-80% AMI Renters and Owner Households was undertaken. The analysis using CHAS data identified 3,710 affordable units are needed for those renters earning 30% AMI, and 1,815 affordable units needed for renters earning 50% AMI. The analysis also

reveals that for renters earning 80% there is a surplus of 9,205 units. These units may be occupied by renters from other income categories, for example, renters earning 100% AMI who occupied units below their affordability range. Review of CHAS data revealed that overall there is a substantial mismatch between the number of units that are affordable and the housing needs of the low- and moderate- income renter household.

The Garland Public Housing Agency's Five Year Plan indicated that the agency had 1,476 section 8 vouchers. The PHA does not have any public housing units in Garland. Nevertheless, HUD has a method of assessing the performance of the PHA and its section 8 voucher program. The Garland Housing Agency is subject to HUD monitoring utilizing the Section Eight Management Assessment Program (SEMAP). SEMAP measures the performance of PHAs that administer the housing choice voucher program in 14 key areas including selection of applicants, determination of reasonable rent, accurate income. The Garland Housing Agency received a rating of High during FYs 2008, 2009, and 2010, and a rating of Standard during 2011.

CHAS data on the risk of lead-based paint hazard for Garland shows that 28,460 or 60% of owner-occupied units were built before 1980, and of those 4,020 (8%) have children present. Additionally, 12,718 or 51% renter-occupied units were built before 1980, and of those 2,915 (12%) have children present. An analysis of the lead based paint risk shows that there were 957 low- to moderate- income renter-occupied units built before 1980 with children present.

The majority of the organizations that provide services to persons that identify the City of Garland as their last residence are located in the City of Dallas and surrounding communities. There are no emergency shelters or transitional housing facilities in Garland and the New Beginning Center is the only domestic violence center that is located in Garland. The CoC Point-in-Time (PIT) count provides a count of sheltered and unsheltered homeless persons on a single night. The 2014 PIT count found that there were 3,514 homeless persons in the Dallas City & County/Irving CoC. There were a total of 139 year round rapid re-housing beds. Permanent supportive housing beds totaled 2,897 and was comprised of 1,841 family beds and units, 1,523 adult-only beds, 1,672 chronic beds, 726 veteran beds, and 35 youth beds.

The City of Garland serves homeless persons through a support network of organizations. Mainstream services that support homeless persons are often provided by partners of homeless providers. Services include employment training, education, child care services, and healthcare services. Some of the mainstream services are provided by the Texas Workforce Commission, Head Start, Dallas Independent School District, Parkland Health & Hospital System, Veteran Affairs, and Metrocare Services.

In Garland, housing for persons with disabilities consists of subsidized rental developments including LIHTC units, Section 8 units, Section 202 units, and adult living facilities.

For those persons with a disability that own their home and live independently or have in-home care, the City, in collaboration with several non-profit agencies fund the rehabilitation, repair, and modification of these units. Structural modifications include wheelchair ramps, widened doors, grab bars, and modifications to showers, sinks, and toilets. There is a significant need for affordable housing and

supportive services for disabled persons, but the extent of the need is difficult to quantify because of insufficient data on the number of accessible units in the City, particularly in the private market.

The City has provided some incentives for the development of affordable housing such as zero lot lines in some districts, one stop permitting, special exception to waive or reduce parking requirements for elderly housing, relaxed zoning and setback requirements for infill housing, tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electric rate discounts. However some regulatory barriers still remain. Regulatory barriers to affordable housing can be deliberate actions to limit affordable housing or the absence of proactive strategies and developer incentives such as fee waivers, expedited permitting, and inclusionary zoning that favor affordable housing development methods. The following are regulatory barriers that were identified as part of the Consolidated Plan process:

- Lack of resources for the development of affordable housing and infrastructure in support of housing;
- Exclusion of some affordable housing types from all residential districts;
- Rezoning requirements and the presence of NIMBYism

HUD defines a person with disabilities as “ any person who has a physical or mental impairment that substantially limits one or more major life events (walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for one self); has a record of such impairment; or is regarded as having such an impairment.” The most recent comprehensive data on disability status among Garland’s population was the U.S. Census 2013 ACS. According to the 2013 ACS, 10.7% (24,551 persons) in Garland’s civilian non-institutionalized population reported a disability. The highest percentage of persons with disabilities occurred in the 65 and over population group (38.6%).

In Garland, there were 31,780 independent disabled households, of which 17,040 (53.6%) were low- and moderate-income. Among the disabled low- and moderate-income households, there was almost an even split between the number of renter and owner households. There were 8,060 (47.3%) disabled renter households and 8,980 (52.7%) disabled owner households.

According to the CHAS data, 11,625 low- and moderate-income disabled households had housing problems. However, the CHAS data does not provide details on the type of housing problems faced by persons in disabled households making it more difficult to accurately quantify the need. Within disabled renter households, 6,140 (76.2%) households had a housing problem while 5,485 (61.1%) disabled owner households had a housing problem. Low-income disabled renter households and extremely low income disabled owner households are the income groups most troubled with housing problems.

With over 21,000 disabled persons over the age of 18 years residing in Garland (2013 ACS) of which 8,431 have an independent living difficulty and 11,664 have an ambulatory difficulty and with 11,625 (68.2%) disabled low- and moderate-income households having a housing problem according to the CHAS, there is a significant need for affordable, accessible housing as well as institutional living options.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2007-2011 ACS reported an estimated 72,531 occupied housing units. Of the occupied housing units, 65.3% were owner-occupied and 34.7% were renter occupied. The majority of the City's residential structures or 72.2% are 1-unit detached structures.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	56,460	72%
1-unit, attached structure	3,368	4%
2-4 units	2,861	4%
5-19 units	10,263	13%
20 or more units	4,838	6%
Mobile Home, boat, RV, van, etc.	416	1%
Total	78,206	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	39	0%	249	1%
1 bedroom	180	0%	7,251	29%
2 bedrooms	3,640	8%	8,347	33%
3 or more bedrooms	43,496	92%	9,329	37%
Total	47,355	100%	25,176	100%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to CHAS data, Garland's population grew 4% between 2000 (215,794) to 2011 (225,424). The 2007-2011 ACS estimated 78,206 housing units, of which 72,531 (92.7%) were occupied housing units, and 5,675 (7.3%) were vacant. Of the occupied housing units, 65.3% were owner-occupied and 34.7% were renter-occupied. Based on the CHAS data the majority (72.2%) of the City's residential structures are 1-unit detached structures, followed by 24% of structures with 5 units or more.

Garland's Consolidated Annual Performance and Evaluation Reports (CAPERs for FYs 2009-10 thru 2012-13) reported on housing accomplishments realized utilizing federal, state and local funding. The FY 2012-

13 CAPER included the Summary of Specific Annual Objectives which contained the actual numbers assisted per year. The cumulative information included is as follows: 15 households were assisted with new housing construction; 46 households were assisted with down payment and/or closing assistance; 2 households were assisted with tenant-based rental assistance; 322 households were assisted to avoid eviction/homelessness; 4,480 households were assisted with Section 8 Vouchers; 72 households were assisted with minor home repairs; and 10 households were assisted with rehabilitation loans. Based on the information provided, 143 owner and 4,804 renter households received assistance. In addition 27 households in transitional housing received rental assistance. Based on the cumulative accomplishments provided in the Housing Needs Table for FY 2012-13 CAPER of the owner households assisted in the 0-30% AMI, 32% were Elderly, and 1.2% were All Other Households; of the owners in the 30-50% AMI, 9% were Elderly, 11% were Small Related, and 12.3% All Other Households; and of the owners in the 50-80%, 5% were Elderly, 14.8% were Small Related, and 13.6% were All Other Households. This information was not included for renters.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No units are anticipated to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

HUD prepared the 2012 Dallas-Plano-Irving Comprehensive Housing Market Analysis Report (Dallas HMA) which includes the City of Garland. The Report divides the area into three submarkets: the *Central Submarket* which includes Dallas County inclusive of the City of Garland; the *Northern Submarket*, and the *Remainder Submarket*.

According to the Report economic conditions in the Dallas HMA continued to improve due to the strength of the professional/business sectors which is the largest sector in the Market Area. During the 12 months ending in March 2012, nonfarm payrolls increased by 43,000 jobs, or 2.1% from the previous year. Nonfarm payrolls are projected to increase an average of 2.3% annually during the forecast period. The professional/business services sector, which accounts for 17% of nonfarm payrolls in the HMA, added the most jobs during the 12 months ending March 2012, increasing by 13,850 jobs or 4.1%. The population of the HMA has increased an average of 89,100 or 2.1% since April 2010 and it is estimated at 4.41 million as of April 2012. The growth is expected to continue by 2.1% annually and to total nearly 4.70 million by April 1, 2015. More than 50% of the HMA population reside in the *Central Submarket*. The population of the *Central Submarket* is expected to increase by 41,650 or 1.7% annually during the forecast period.

The Report indicates that home sales market conditions for the *Central Submarket*, remain soft, despite recent increases in the number of homes sold. The average home sales price for the first quarter of 2012 was \$219,100 down nearly 3% compared with the average price recorded in the first quarter of 2011. The sales vacancy rate is currently estimated at 1.7%, down, from 2.3% in 2010. During the 12 months ending March 2012, approximately 2,675 single-family homes were permitted, a 4-percent increase compared with the number of homes permitted during the previous 12 months. The estimated demand for new

market-rate sales housing in the *Central Submarket* for April 2012 to April 2015 is 26,750 new homes and 1,400 mobile homes. It estimates that the 830 homes currently under construction and a portion of the 20,000 other vacant units in the Submarket that may reenter the market will satisfy some of the forecast demand during the first year. Demand is expected for 8,350 homes during the first year, and it is expected to increase to 9,700 homes in the third year of the forecast.

With respect to the rental housing market for the *Central Submarket*, the Report indicated that the market is currently soft, with an estimated overall vacancy rate of 9.5%, down from 12.0% in April 2010. The Report indicates that according to ALN Systems, the apartment vacancy rate in the *Submarket* is currently 9.3%, down from 10.1% a year earlier. Currently, more than 43,500 vacant units are available for rent in the *Submarket*. Apartment rents averaged \$700 for a one-bedroom unit, \$870 for a two-bedroom unit, and \$970 for a three-bedroom unit. The average apartment rent increased 4% to \$820 during the 12 months ending March 2012. Construction activity of MF, as measured by the number of units permitted, increased 71% to 6,600 units permitted in the *Central Submarket* during the 12 months ending March 2012, up from 3,850 units permitted during the same period a year earlier. Currently 5,975 multifamily units are under construction, of which about 85% are apartments. For the period April 2012 to April 2015, demand is estimated for 11,200 new market rental units in the Submarket, primarily during the third year of the forecast period. The 5,970 units currently under construction will meet a portion of this demand.

The Real Estate Center at Texas A&M University puts together a Monthly Housing Activity Report, which includes Garland. The December 2014 Report showed a total of 1,917 single family homes sold in Garland with an average price of \$151,381. The price per square foot was \$79, an increase of 12.8% from 2013. A total of 168 condos/townhomes were sold at an average price of \$106,872. The price per square foot was \$74, an increase of 29.8% from 2013. Leases during 2014 decreased from 2013 by -1.5% from 794 in 2013 to 782 during 2014. The median rent during 2014 was \$1,200. Rent per 100 square feet in Garland increased by 5.5% from \$72 in 2013 to \$76 in 2014.

Describe the need for specific types of housing:

Based on the Housing Needs Assessment for Garland, in addition to market rate homes, housing assistance for owners and renters in the 0-80% AMI is needed to address cost burden and severe cost burden since 51.5% renters are cost burdened, and 52.8% renters are severely cost burdened. Owner households also show a high incidence of cost burden at 48.5%, and severe cost burden at 47.2%.

Housing for renter households in the Small Related, Other Households, and Large Related categories is needed, since 51% of cost burdened renters and 44.8% severely cost burdened renters are Small Related Households; 23.4% of cost burdened renters and 21.8% severely cost burdened renters are Other Households; and 19.1% severely cost burdened renters are Large Related Households.

Housing for owner households in the Small Related, Elderly, and Large Related categories is also needed. Of the total low-and moderate-income owner households experiencing cost burden, 41% are Small Related Households, followed by Elderly Households at 24.5%, and Large Related Households at 22.7%. Of those owners experiencing severe cost burden, 41% are Small Related Households, followed by, Elderly Households at 24.5%.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to the 2007-2011 ACS, the Median Home Value of owner-occupied units in Garland was \$118,200, which represents a 37% increase from the year 2000. The Median Contract Rent was \$739, which represents a 27% from the year 2000. Both homeowners and renters have experienced increases in housing costs, which have aggravated the housing needs of the lower income residents of Garland.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	86,200	118,200	37%
Median Contract Rent	583	739	27%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,224	12.8%
\$500-999	17,619	70.0%
\$1,000-1,499	3,749	14.9%
\$1,500-1,999	254	1.0%
\$2,000 or more	330	1.3%
Total	25,176	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	680	No Data
50% HAMFI	3,385	5,740
80% HAMFI	15,255	14,690
100% HAMFI	No Data	20,830
Total	19,320	41,260

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	585	701	887	1,183	1,429
High HOME Rent	642	730	895	1,150	1,264
Low HOME Rent	613	657	788	911	1,017

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the CHAS data both owners and renters have experienced increases in housing costs from 2000 to 2011, by 37% and 27%, respectively. The MA-10 Section of this Plan reported that from 2013 to 2014 the price per square feet of single family homes sold in Garland increased by 12.8%; the price per square feet of condominium/townhomes sold in Garland increased by 29.8%; and rent per 100 square feet increased by 5.5%. CHAS data from the NA-10 Section reported that the median income for Garland increased from 2000 to 2011 by 7%. Income is not keeping pace with the rise in housing costs. Undoubtedly the housing cost increases will impact households at all levels; however, the housing needs of the lower income residents of Garland will be exacerbated as housing costs continue to rise.

In terms of housing affordability for Garland, the 2007-2011 CHAS identified 15,460 renters and 15,415 owners in the >50-80% AMI category, of which 10,915 (70.6%) and 10,275 (66.6%), respectively, are cost burdened. The CHAS also identified a total of 19,320 affordable rental units, and 41,260 affordable owner units. Of the rental units 680 were units affordable to households earning 30% AMI. HUD did not provide data for homes with values affordable to households with income below 30% AMI. In addition to affordability, HUD recommends estimating the number of units that are both affordable and available to lower income households. Affordable units are “matched” to households if the household income category matches the unit cost category. An “affordability mismatch” occurs, for example, when a renter household in the 80% AMI% category is renting a unit affordable to households earning 50% AMI.

A determination of the Affordability Mismatch for 0-80% AMI Renters and Owners Households is presented in the *CHAS Affordability Mismatch between Households and Affordable Units* Table.

CHAS Affordability Mismatch between Households and Affordable Units							
	Renters HH by Income	Affordabl e Units to HH earning	Renters Affordabili ty Mismatch: surplus/ deficit		Owners HH by Income	Affordable Units per CHAS	Owners Affordability Mismatch: surplus/ deficit
30% AMI	4,390	680	3,710	30% AMI	2,160	No data	
50% AMI	5,200	3,385	1,815	50% AMI	5,135	5,740	605
80% AMI	6,050	15,255	9,205	80% AMI	8,120	14,690	6,570
100%AMI	3,130	No data		100%AMI	5,460	20,830	15,370
>100%AMI	6,405	No data		>100%AMI	2,6480	No data	
Total	25,175			Total	47,355		
Total 30%- 80% AMI)	15,640	19,320	3,680	Total (30%-100% AMI)	18,715	41,260	22,545

Source: CHAS data

The Mismatch Analysis shows that there are 3,710 affordable units needed for those renters earning 30% AMI, and 1,815 affordable units needed for renters earning 50% AMI. The analysis also reveals that for renters earning 80% there is a surplus of 9,205 units. These units may be occupied by renters from other income categories, for example, renters earning 100% AMI who occupied units below their affordability range. With respect to owner households, there is no data for those owners earning 30% AMI, and for owners in the other income categories there are no deficits as shown in the table. However, it should be kept in mind that this table shows affordable units available to owners and renter making the higher end of the income bracket, it doesn't show whether surplus units may be currently occupied by householders making more than the respective income bracket.

Although mismatch analysis assists with providing a general picture of where the market is under-and over-supplying units, the reality is that the market is also shaped by many other factors including, housing location, preferences, employment location, commuting, and affordability.

How is affordability of housing likely to change considering changes to home values and/or rents?

Based on December 2014 Monthly Housing Activity Report compiled by The Real Estate Center at Texas A&M University, 1,917 single family homes were sold in Garland at an average price of \$151,381. The

price per square foot was \$79, an increase of 12.8% from 2013. A total of 168 condos/townhomes were sold at an average price of \$106,872. The price per square foot was \$74, an increase of 29.8% from 2013. Leases during 2014 decreased from 2013 by -1.5% from 794 in 2013 to 782 during 2014. The median rent during 2014 was \$1,200. Rent per 100 square feet in Garland increased by 5.5% from \$72 in 2013 to \$76 in 2014. The Real Estate Center also compiles the Housing Affordability Index for Texas, which is defined as follows: “the ratio of median family income to the income required to qualify for an 80 percent, fixed-rate mortgage to purchase the median-priced home.” The affordability index provided for Garland included information since 2008 when the index was at 2.71. It increased to 3.14 during 2009 and to 4.58 during 2010 and 2011. In 2012 it was reported at 4.00 and in 2013 it was reported to be at 3.18.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the CHAS, the 2011 median contract rent for Garland was \$739. The Fair Market Rent for the Dallas, T Metro FMR area was \$722 for a one-bedroom, \$913 for a two-bedroom, \$1,218 for a three-bedroom, and \$1,471 for a four-bedroom unit. The City of Garland proposes to continue to expand and preserve the affordable housing stock, and support programs that provide assistance to lower income household particularly renters in the 0-50% AMI.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The majority of the residential properties in Garland are 1-unit detached structures, accounting for 72.2% of housing units. According to the 2007-2011 ACS Data 67% of owner-occupied units are in good condition, while 48% of renter-occupied units are in good condition. Sixty percent (60%) of the owner-occupied units were built before 1980, and fifty (50%) of the renter-occupied units were built before 1980. The Median Home Value had a percentage change increase of 37% from 2000. The Median Contract Rent had a percentage increase of 27% from 2000.

Definitions

HUD defines housing problems to include the following:

- 1 Lacks complete plumbing facilities,
- 2 Lacks complete kitchen facilities,
- 3 More than one person per room,
- 4 Cost burden greater than 30%.

The Condition of Units Table, pre-populated by HUD, utilizes “conditions” in a similar manner to housing problems as defined above. In addition to this definition, HUD requires the jurisdiction to provide a definition of “standard condition” and “substandard condition but suitable for rehabilitation”. For purposes of this Plan, “standard condition” is defined as a dwelling unit that meets all applicable housing and building codes; and “substandard condition, but suitable for rehabilitation” defined as a dwelling unit that does not meet some of the applicable housing and building codes, but its rehabilitation is financially feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,779	31%	11,747	47%
With two selected Conditions	777	2%	1,126	4%
With three selected Conditions	54	0%	138	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	31,745	67%	12,165	48%
Total	47,355	100%	25,176	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,084	9%	2,853	11%
1980-1999	14,811	31%	9,605	38%
1950-1979	26,825	57%	11,886	47%
Before 1950	1,635	3%	832	3%
Total	47,355	100%	25,176	99%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,460	60%	12,718	51%
Housing Units build before 1980 with children present	4,020	8%	2,915	12%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Based on CHAS Condition of Units table, 33% of the owner-occupied units and 52% of the renter-occupied units have one to two housing conditions to include lack complete plumbing, lack complete kitchen, more than one person per room, and cost burden greater than 30%.

The City will continue to assist low and moderate income homeowners to maintain safe and affordable housing by providing grants or loans to eligible homeowners to undertake minor home repairs and rehabilitation activities. The City's Minor Repair Grant Program provides assistance to low and extremely low income elderly, disable homeowners to make essential repairs or add structural accessibility modification when owner-occupants lack sufficient resources of their own. The grant does not have to be repaid unless the homeowner sells the property prior to the end of the affordability period, which is five years. The Single-Family Rehabilitation Programs provide assistance to homeowners with major repairs,

through rehabilitation. The programs are intended to assist low- and moderate- income homeowners who cannot afford to complete the repairs themselves. To cover the cost of repairs, the program is set up to provide a combination of a partial grant and partial repayment loan to eligible homeowners.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

For purposes of the Consolidated Plan, the number of units built before 1980 occupied by households with children serves as a default baseline of units that contain lead-based paint hazards. CHAS data on the risk of lead-based paint hazard for Garland shows that 28,460 or 60% of owner-occupied units were built before 1980, and of those 4,020 (8%) have children present. Additionally, 12,718 or 51% renter-occupied units were built before 1980, and of those 2,915 (12%) have children present. From the CHAS data it was determined that there were 15,415 low-and moderate-income owner occupied units, of which it can be said that 60% were built prior to 1980 and of those 8% have children present, which will result in 740 low-to moderate-income owner-occupied units built before 1980 with children present. The CHAS data also indicated that there were 15,640 low-to moderate-income renter-occupied units. Utilizing the aforementioned rationale, it can be determined that there were 957 low- to moderate- income renter-occupied units built before 1980 with children present.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

According to the City, the Housing Agency started in 1976 when the first 100 Section 8 vouchers and certificates were received from HUD. The Housing Agency administers Section 8 Housing Choice Voucher, Family Self-Sufficiency, Disaster Housing Programs and Housing Inspection. The Garland Housing Agency does not own public housing units. The Housing Choice Voucher Program enables families to obtain decent, safe and sanitary housing subsidizing a portion of the tenant's monthly rent and paying it directly to the property owner. The 2010 Garland Housing Agency Five Year Plan indicated that there were 1,476 vouchers. However, according to CHAS data and HUD's Inventory Management System (IMS)/PIH Information Center (PIC), the Section 8 inventory consists of 1,525 units in the Section 8 program.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,525			0	0	0
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Garland Housing Agency does not own public housing units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

Discussion:

As a recipient of Section 8 Vouchers the Garland Housing Agency is subject to HUD monitoring utilizing the Section Eight Management Assessment Program (SEMAP). SEMAP measures the performance of PHAs that administer the housing choice voucher program in 14 key areas, among them, selection of applicants, determination of reasonable rent, accurate income verification, compliance with housing quality standards, housing inspection, expand housing choice outside areas of poverty or minority concentration and the enrollment of families in the family self-sufficiency (FSS) program. HUD annually assigns each PHA a rating on each of the 14 indicators and an overall performance rating of high, standard, or troubled. The Garland Housing Agency received a rating of High during FYs 2008, 2009, and 2010, and a rating of Standard during 2011.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Garland is a participant in the Dallas City and County/Irving Continuum of Care (CoC) which is led by the Metro Dallas Homeless Alliance (MDHA). MDHA is comprised of a group of approximately 62 agencies that make up the CoC.

The CoC Point-in-Time (PIT) count provides a count of sheltered and unsheltered homeless persons on a single night. The 2014 PIT count found that there were 3,514 homeless persons in the Dallas City & County/Irving CoC. Of the 3,514 homeless persons, 2,072 were housed in emergency shelters, 1,200 were in transitional housing, and 242 were unsheltered. The count also identifies homeless subpopulations and the results were as follows: Chronically homeless - 489 (99 unsheltered); Severely Mentally Ill – 582 (64 unsheltered); Chronic Substance Abuse – 280 (49 unsheltered); Veterans – 335 (42 unsheltered); and Persons with HIV/AIDS – 37 (7 unsheltered).

The 2014 Housing Inventory Count reports on the number of beds and units available to serve the homeless population for the CoC and provides a breakout by program type. The results of the count is shown in Table 43. According to the Housing Inventory chart, there are a total of 6,990 year round beds. The beds are divided between emergency shelter, safe haven, and transitional housing and permanent housing. There are 2,390 emergency shelter beds of which 1,028 are family beds and family units, 1,640 are adult-only beds, and 20 are child-only beds. There were 76 overflow/voucher beds and no seasonal beds. The emergency shelter beds included 86 veteran beds and 26 youth beds. Youth beds are dedicated to housing homeless youth age 24 and younger and veteran beds include beds dedicated to serve homeless veterans and their families. There were 25 safe haven beds. Transitional housing beds totaled 1,539 and included 1,248 family beds and units and 593 adult-only beds. There were 133 veteran beds and 68 youth beds classified as transitional housing. Permanent housing consists of permanent supportive housing and rapid re-housing. There were a total of 139 year round rapid re-housing beds. Permanent supportive housing beds totaled 2,897 and was comprised of 1,841 family beds and units, 1,523 adult-only beds, 1,672 chronic beds, 726 veteran beds, and 35 youth beds.

There are numerous organizations that provide mainstream and non-mainstream services, housing for homeless persons and their families, and services and assistance to those at risk of becoming homeless. The majority of the organizations that provide services to persons that identify the City of Garland as their last residence are located in the City of Dallas and surrounding communities. There are no emergency shelters or transitional housing facilities in Garland and the New Beginning Center is the only domestic violence center that is located in Garland. Mainstream services include employment training, education, child care services, and healthcare services.

Facilities and housing include permanent supportive housing, transitional housing, rapid re-housing, emergency shelters, domestic violence shelters, and veteran housing. Non-mainstream supportive services include case management, counseling, referrals, and child care.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,028		1,248	1,841	
Households with Only Adults	1,640		593	1,523	
Chronically Homeless Households	n/a		n/a	1,672	
Veterans	86		133	726	
Unaccompanied Youth	26		68	35	

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services that support homeless persons are often provided by partners of homeless providers. Services include employment training, education, child care services, and healthcare services. Some of the mainstream services are provided by the Texas Workforce Commission, Head Start, Dallas Independent School District, Parkland Health & Hospital System, Veteran Affairs, and Metrocare Services.

The Texas Workforce Commission provides supportive assistance with employment training and transportation vouchers. For example, the Senior Community Service Employment Program provides training and employment services to low-income job seekers age 55 and over. The program gives enrollment priority to homeless persons or those at risk of homelessness.

The Dallas Independent School District operates the Homeless Education Program (HEP) that supports students and their families with funding from the McKinney-Vento Act. Services includes access to resources such as school supplies, uniforms, lunch program, and transportation. The program also collaborates with community organizations to provide after school and school holiday programming.

Parkland Health & Hospital System Homeless Outreach Medical Services (HOMES) Program provides medical, dental, and social work services to homeless adults and children. The services are offered from five medical mobile units. The mobile units make regular visits to The Bridge and the Stewpot, a homeless facility, and a safe haven for homeless and at-risk individuals of Dallas, respectively. Adult services include health check-ups, immunizations, STD and HIV screening, acute and chronic disease clinics, psychology,

and nutrition. Children's services include social services, nutrition, check-ups, immunizations, and referral to other programs and services.

The VA North Texas Health Care System provides numerous services for homeless veterans ranging from employment opportunities, safe housing, healthcare, and mental health services. Programs offered include Compensated Work Therapy, Homeless Veteran Supported Employment Program, VA Per Diem Program, HUD-VA Supportive Housing Program, Acquired Property Sales for Homeless Providers Program, Supportive Services for Veteran Families Program, Healthcare for Homeless Veterans Program, Healthcare for Re-entry Veterans Program, and Veteran Justice Program.

Metrocare is a non-profit organization that helps persons with mental illness, developmental disabilities, and severe emotional problems. Services include outpatient clinics, community-based support and rehabilitative programs, intensive family services, 24-hr emergency services, housing and homeless services, hospital liaison services, and long-term support.

The Dallas Ten-Year Plan to End Homelessness does not identify a lack of mainstream or non-mainstream supportive services in the CoC region but states that increased supportive services are needed for homeless prevention, outreach/assessment/intake, permanent supportive housing, and transitional housing. The plan calls for focusing on refining and increasing the current services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are several agencies and organizations that provide housing and supportive services to homeless persons in the Dallas City & County/ Irving CoC region. The list below is the organizations in the MDHA CoC operating permanent supportive housing, transitional housing, rapid re-housing, emergency shelters, domestic violence shelters, veteran housing, and organizations providing supportive services.

MDHA launched and operated The Bridge, an intake center for those experiencing homelessness, before spinning it off as a separate non-profit. MDHA is currently working on putting in place a coordinated access system, through which people experiencing or at the risk of experiencing homelessness, may be uniformly and objectively assessed, according to their level of need and risk, and placed in housing.

The services that are available to homeless persons include case management, jail diversion/re-entry, primary healthcare and behavioral healthcare, recreational and educational services, employment and work-readiness, assistance in locating affordable housing, counseling, children and teen programs, life skills, financial literacy, parenting education, mental health support, street outreach, referral assistance, ongoing transitional support, legal advocacy, domestic violence 24-hr crisis hotline, and individual and group therapy.

Permanent Supportive Housing	ABC Behavioral Health CitySquare City of Dallas AIDS Services of Dallas/HIV City of Irving Dallas County Dallas Housing Authority Family Gateway Housing Crisis Center Legacy Counseling Center LifeNet Metrocare Nexus Recovery Center Operation Relief Center
Transitional Housing	Adapt Dallas County CitySquare Bridges Safe House Exodus Ministries Family Gateway Housing Crisis Center Interfaith Housing Coalition Irving Family Promise Mosaic Family Services Nexus Recovery Center Plano Family Promise Shared Housing The Family Place The Samaritan Inn The Soup Mobile Under 1 Roof City of Dallas-My Residence
Rapid Re-Housing	City of Garland CitySquare Dallas County Housing Crisis Center Austin Street Center
Emergency Shelters	Dallas Life The Bridge The Salvation Army

Support Services Only	AIDS Arms City of Plano City of Mesquite Dallas Furniture Bank Dallas Women's Foundation Good Samaritan Legacy Counseling Legal Aid Mental Health of America-Greater Dallas Rainbow Days, Inc Senior Helpers The Stewpot TransPride Initiative Vogel Alcove
Schools	Eastfield College Collin County College Brookhaven Dallas ISD Frisco ISD Garland ISD Highland Park ISD Irving ISD McKinney ISD Mesquite ISD Oak Hill Academy Plano ISD Richland College University of Texas @ Dallas West Coast University Winfree Academy
Businesses	AT&T Jones Day Fannie Mae Cornerstone Advisers HD Vest Keste LandSafe/Bank of America Neiman Marcus

	Union Gospel Mission Brighter Tomorrows
Domestic Violence	Genesis Women's Center Hope's Door New Beginning Center The Family Place Housing Crisis Center
Veterans	Operation Relief Center The Salvation Army Union Gospel Mission Veterans Affairs of North Texas Veterans Resource Center City House
Youth Shelters & Transitional Housing	CitySquare TRAC Dallas CASA Ebby House Focus on Teens Jonathan's Place Our Friend's Place Promise House Refuge City Youth First Allen ISD
Treatment Centers	Adapt APPA Green Oaks Homeward Bound Soul's Harbor The Magdalene House Turtle Creek Recovery Wisdom's Hope

Source: MDHA CoC

	ReMax St. Vincent de Paul The Real Estate Council
Foundations	Baron & Blue Dallas Foundation King Foundation Meadows Foundation Rees-Jones Foundation
Faith Based Organizations	Friendship West Church Good Street Church Mount Hebron Church New Mt. Zion Church Turning Point Church
Law Enforcement	City of Dallas Crisis Intervention Dallas County Criminal Justice Dallas Police Department
Other	Alliance Homeless Forum Dallas City Council Dallas Public Libraries Delta Sigma Theta Sorority, Inc HHSC HUD

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Residents of the City of Garland who are members of special needs populations have access to facilities and services within the City and along in surrounding areas. The special needs populations include the elderly, persons with disabilities, persons with alcohol and other drug addictions, persons with HIV/AIDS, and public housing residents.

The needs of each of these groups vary and many of the available services are accessed on the state and county level. The City of Garland does offer services for seniors and persons with disabilities including transportation, nutrition program, minor home repair, and recreational services. The Garland Housing Agency operates the Family Self-Sufficiency Program and a Homeownership Program for Section 8 assisted households. Other available supportive services include caregiver support, daytime programs, education and employment assistance, hospice, accessibility modification, medical needs, transitional services, personal care, transportation, and 24-hr residential care.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Persons with Disabilities

In 2005, the Texas Department of Housing and Community Affairs conducted a study titled *The Housing Needs of Texans with Disabilities*. The report found that the lack of affordable housing and the lack of supportive services due to long waiting lists are major barriers to persons with disabilities residing in the State.

In Garland, housing for persons with disabilities consists of subsidized rental developments including LIHTC units, Section 8 units, Section 202 units, and adult living facilities.

The Section 202 Program provides affordable housing with supportive services for the elderly. The Program provides options that allow eligible persons to live independently but in an environment that provide support activities. The Section 811 Program is similar but is targeted to persons with disabilities.

The HUD Multifamily Inventory of Units for the Elderly and Persons with Disabilities provides a listing of HUD insured and HUD subsidized multifamily properties that serve the elderly and/or persons with disabilities. The latest available inventory is from 2010. The database includes two projects Section 202 projects in Garland. Garland Estates Senior Housing is a 40-unit development for elderly persons with four accessible units. Independent Living Center serves both elderly persons and persons with disabilities and all 40 units in this project are accessible.

The Texas Department of Aging and Disability Services (DADS), administers long-term services and support for seniors as well as for people with intellectual and physical disabilities. The mission of the organization is to provide comprehensive and coordinated services based on individual needs.

Services available to people with medical and physical disabilities through DADS include adult foster care, community attendant services, community living assistance and support services, consumer managed personal attendant services, day activity and health services, emergency response services, family care services, home delivered meals, hospice services, In-home and Family Support Program, Medically Dependent Children Program, primary home care, and residential care. These services can be accessed at home, in an assisted living facility or in a nursing home.

Persons with intellectual and development disabilities can also access services in their home or in a group home, intermediate care facility, or a state supported living center. Available services include residential assistance, assistive aids, dental treatment, minor home modifications, behavioral support, nursing, day habilitation, employment assistance, supported employment and respite.

A listing of assisted living facilities, nursing homes, group homes, and intermediate care facilities in Garland is provided below.

Assisted Living Facilities– Bethel Senior Care at West Shore; Chambrel at Club Hill; Mayberry Gardens Assisted Living; Abba Care Assisted Living; Avalon Care Group; Joy Assisted Living; Springfield Senior Living; Stoneybrook Memory Care of Garland; TLC for Seniors; Winter Park Assisted Living and Memory Care

Nursing Homes – Advanced Health & Rehab Center of Garland; Garland Nursing and Rehabilitation; Pleasant Valley Healthcare and Rehabilitation; Senior Center Beltline; Winters Park Nursing and Rehabilitation Center

Intermediate Care Facilities – Evergreen Hidden Court Community Home; Trinity Manor; Evergreen Lighthouse Community Home; Evergreen Pebblecreek Community Home; Evergreen Pyramid Community Home; Knoll Point Place

Group Homes – Ada Light Home Health; Avara Community Health Services; Creekview Adult Health and Act; Emrick Services; Exceptional Care HCS; Higher Dimensional Fellowship; Jade Quality Care; Millrose Center; Our Season Family Services

Services offered by the City of Garland includes the Minor Home Repair Program which provides home improvement and accessibility modifications for eligible owner-occupied households including the elderly and persons with disabilities.

Elderly Persons

DADS conducts the Aging Texas Well Indicators Survey every four years and the 2013 survey found that transportation, assistance with personal care, safe and affordable housing, understanding benefits, advance life planning, nutrition and wellness, and caregiver issues are priority needs for older Texans.

Some organizations providing supportive services for the elderly in Garland include the Dallas Area Agency on Aging (DAAA), Garland Senior Services, Baylor Senior Health Center, Legal Aid of Northwest Texas, Meals on Wheels, Office of Senior Affairs, and Parkland Health Center.

The DAAA is responsible for planning, advocating, providing services and coordinating resources for seniors in the Dallas County area. The DAAA has assisted senior and caregivers in accessing services including referrals, residential repair, caregiver support and benefits counseling, transportation mobility management, nursing home ombudsman, legal assistance and awareness, and home-delivered and congregate meals.

The City of Garland operates the Nutrition and Transportation Program supported by the DAAA, the Texas Department of Aging and Disability Services (DADS), and Dallas County. The nutrition program is a daily lunch program. The transportation portion of the program is for seniors who participate in the nutrition program in the City of Garland. When available, transportation may also be provided for local doctor appointments and to the Parkland Hospital in Dallas. In addition to this limited transportation program, DART provides reduced fares for seniors and persons with disabilities. DART also provides paratransit services for persons with disabilities who are unable to use DART buses or trains.

Persons with alcohol or other drug addictions

The NorthSTAR Program is a state supported program that provides substance abuse and mental health services for income eligible persons in Dallas, Collin, Ellis, Hunt, Kaufmann, Navarro, and Rockwall counties. The North Texas Behavioral Health Authority (NTBHA) is the behavioral authority for the NorthSTAR service area. NorthSTAR conducts needs assessments by gathering input from community stakeholders, providers, and persons with behavioral health issues. The NorthSTAR 2013 Needs Assessment Survey Report (Adults) included questions that identified the services that were received, services that were needed but not available, and problems that resulted in inability to access services. The major findings are as follows:

Services received: medication management, case management, individual counseling, and group counseling

Services needed: housing, individual counseling, transportation, family counseling, medication management, and life skills training

Challenges with accessing service: no transportation, appointment not available at time of need, service not available, services required too much time and effort, service denied

The results of the provider survey also identified services that are needed and the top three services were transportation to appointments, longer stays in psychiatric hospital and life skills training.

Providers in Garland and surrounding areas include Addicare Group of Texas is a non-profit organization located in Garland that offers outpatient treatment, day treatment programs, and counseling services for persons suffering with alcohol or drug addiction.

Parkland Health and Hospital System Psychiatric Emergency Services offers screening and referral services.

Greater Dallas Council on Alcohol and Drug Abuse provides information and referrals to available services in the community.

Texas Commission on Alcohol and Drug Abuse (TCADA) offers assistance to find outreach, screening, and referral providers throughout the State of Texas.

Persons with HIV/AIDS

The Ryan White Planning Council of the Dallas Area (RWPC) is responsible for planning services that support the HIV medical care in a 12-county region. RWPC prepared the 2013 Comprehensive HIV Needs Assessment in February 2014. The report included a needs assessment and gap analysis. The list below identifies the top 10 out of 27 unfilled needs:

1. Emergency long-term rental assistance (voucher)
2. Emergency financial assistance for rent/mortgage or utilities
3. Dental visits
4. Medical case management
5. Facility based housing (assisted living facility)
6. Food bank
7. Primary medical care for general medical care not related to HIV
8. Help paying for prescription medications
9. Non-medical case management
10. Help paying for co-pays and deductibles for HIV medical care visits and medications

As is evident, most of the supportive service unmet needs for persons with HIV/AIDS relate to medication and medical services and housing.

Ryan White Funded providers include AIDS Arms, Inc., Parkland Health & Hospital System, Dallas County Health & Human Services HIV Early Prevention Clinic, Resource Center of Dallas, AIDS Interfaith Network, AIDS Service of Dallas, Health Services of North Texas, Home Health Services of Dallas, Legacy Counseling Center, Bryan's House, and Your Health Clinic.

The supportive services that are available to persons with HIV/AIDS in order of number of providers offering the service are HIV prevention services (11 agencies); non-medical case management (7 agencies); medical case management (6 agencies); outpatient HIV Medical Care, local pharmaceutical assistance, mental health counseling, medical transportation/bus pass (5 agencies each); assistance with co-pays and deductibles, food bank, congregate meals, emergency financial assistance for utilities, medical transportation/van service (4 agencies each); outpatient HCV treatment, oral healthcare, health insurance continuation, medical nutritional therapy, emergency financial assistance for rent/mortgage, long term rental assistance voucher, non-medical transportation (3 agencies each); outpatient OB/GYN Care for HIV positive women, other specialty care, early intervention services, home health care, home delivered meals, linguistic services, legal services, child care services, day/respite care for children, adult respite care (2 agencies each); hospice, residential substance abuse treatment, rehab services, facility based housing, education services, job training services, and employment services (1 agency each).

Public Housing Residents

One of the goals of the Garland Housing Agency (GHA) is to promote self-sufficiency of Section 8 assisted households. The GHA achieves this goal by partnering with local agencies that provide supportive

services. These agencies and programs include the First Baptist Church Mentoring Program, YWCA Financial Empowerment, Urban League of Greater Dallas (GED classes), Henley Credit Law (credit repair classes), Garland Fair Housing (tenant rights), and Richland College (workforce training). GHA also refers victims of domestic abuse to the New Beginnings Women's Shelter.

GHA administers the Family Self-Sufficiency (FSS) program that assists families in public housing achieve economic independence. The program requires that clients sign a contract which includes personal goals; commit to meeting the goals within five years; and seek and maintain employment for the duration of the contract. At the end of the program, client savings are generally used for down payments on home purchases.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Garland will assist elderly persons by funding the Code Compliance Elderly Yard Care Program (\$22,041). The Yard Care program will serve 80 persons and assists with landscaping, tree trimming, house painting, fence maintenance, and trash and debris removal. The City will also fund the Garland Ombudsman Program – Senior Citizens of Greater Dallas (\$7,912) and 400 people will benefit.

To assist persons with disabilities, the City has allocated funding to Achievement Center of Texas in the amount of \$41,418 to serve 20 students. Achievement Center of Texas provides scholarships for day habilitation and day care services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City's Comprehensive Plan, Envision Garland 2030, includes an analysis of anticipated housing needs based on estimated population growth and demographic trends in North Texas. These trends include continued increase in the proportion of minority populations led by persons on Hispanic ethnicity. The trends also include the doubling of the number of seniors, the group with the fastest growth rate between the ages of 70-79. These trends support the need for additional affordable housing units because minority and elderly households typically have lower incomes.

Envision Garland includes goals and objectives that encourage the preservation of the existing housing stock and new housing construction to meet the needs of existing and future residents include minorities, elderly persons, persons with disabilities, and low- and moderate-income households. The Plan also calls for a variety of housing types to accommodate the diverse lifestyles and housing needs. Diverse neighborhoods include transit-oriented development, mixed-use districts, townhouses, small lot detached residential development, and senior residential properties. Some of the goals in Envisions Garland that seek to reduce private and public barriers to affordable housing are as follows:

- Integrate Envision Garland strategies for housing and community development with the Consolidated Plan;
- Promote and support public and private investment in the city's existing housing stock for the purposes of: necessary maintenance and safety; renovation to improve attractiveness, function, comfort, safety, and sustainability; renovation to improve desirability, marketability, and value; and preservation of existing housing options, when appropriate;
- Enable and support improvements and implement standards that increase energy efficiency, reduce cost-of-ownership, and improve the city's housing stock; and
- Initiate a model program for residential rehabilitation and renovation projects within existing neighborhoods: investigate barriers to major residential rehabilitation and renovation projects; develop design standards/guidelines for quality residential projects; revise development codes and process for residential projects; develop incentives and financial tools to encourage and enable residential projects; and identify and implement residential pilot projects.

The housing related goals of Envision Garland conform to the City's Development Code since the development standards include regulations that permit various housing types and also grant

exceptions or waivers to the zoning standards, in some instances. Some of the strategies that are utilized to encourage the development of affordable housing include:

- Permitting zero-lot lines homes in some residential districts which enables the use of small lots for new development. Developers of affordable housing are able to reduce costs by utilizing less land and can pass savings on to the end-user.
- One-stop permitting process to secure site permit and building permits which saves time though the approval process.
- Special exception to waive or reduce parking requirements when housing is specifically designed and intended for use by the elderly, persons with disabilities, or other occupants who typically do not own automobiles.
- Not requiring infill housing to meet current zoning standards such as minimum dwelling unit areas and setback requirements.
- Offering developer incentives including tax abatements, permit/development fee waivers, expedited permitting, infrastructure cost participations, and electric rate discounts.

In spite of the strategies that are in place, regulations and land use controls may create unintended effects of reducing the availability of affordable housing as they may significantly impact the location and type of housing and business investments and may increase the cost of development. The barriers to affordable housing in Garland are:

- **Lack of resources for the development of affordable housing and infrastructure in support of housing:** As grant sources, both Federal and State, are declining, resources for developing affordable housing are limited. Limited funding resources and the cost of retrofitting existing houses, are barriers to the availability and accessibility of housing for persons with disabilities. The City does operate the GREAT Homes Program which increases the stock of affordable housing by purchasing and upgrading existing foreclosed homes with emphasis on energy efficiency and increasing potential home value.
- **Exclusion of some affordable housing types from all residential districts:** Accessory dwelling units can accommodate new housing units in existing neighborhoods, provide housing options for lower income persons, and allow for efficient use of the city's existing housing stock and infrastructure. The City permits accessory dwelling rental units in two of the eight residential districts – Agricultural and SF Estate. These districts have larger lot sizes and can easily accommodate accessory dwellings however accessory dwelling units could also be permitted either as of right or conditionally in the majority of single-family residential districts subject to density, building size, and other similar requirements.
- **Rezoning requirements and the presence of NIMBYism:** Land for infill housing or large housing developments is limited and may require rezoning of parcels. The processing of

applications for rezoning may require publication, personal notice, and a posted notice on the parcel to be rezoned. This procedure affords citizens the ability to comment on and influence the rezoning process and there may be resistance to rezoning efforts in some neighborhoods which coupled with the difficulty in assembling large residential parcels reduces the availability of affordable housing.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Garland was incorporated in 1891, as mostly an agricultural society. Today Garland, in addition to being a suburb of Dallas, has grown to be the 12th most populous city in the State of Texas and the 88th most populous city in the United States, according to Envision Garland 2030 Comprehensive Plan prepared by the City of Garland and adopted by the City Council via Ordinance No. 6532 on March 20, 2012. The 2030 Plan provides the vision for the future. As part of the Dallas/Fort Worth Area, one of the fastest-growing regions in the country, Garland will continue to be impacted by growth projections for the region as it is expected to reach 9.1 million residents in the Area compared to the over 6 million residents who were reported to reside in the Dallas/Worth Area.

According to the 2030 Envision Garland Comprehensive Plan, Garland plays a powerful role in the regional economy, as it has many assets that support economic health and overall quality of life. The existing transportation network provides convenient access to the urban center and major employment corridors in the region. Garland also provides diverse neighborhoods, cultural facilities and events, and an active downtown. Garland's economic competitiveness was examined in the Market Analysis Section of the Economic Development Chapter of the 2030 Plan. According to the Plan Garland competes for different types of development within a specified geographic area called a "trade area", which is defined as an area from which a project(s) will draw the majority of its residents, patron, employees, and visitors. The Garland Trade Area goes beyond the city's corporate limits to include others suburbs and the northeast of Dallas. The results of the market analysis revealed key findings that are the basis to develop policies and programs, that if undertaken will be upon the city's existing assets. Among the key findings are that Garland is uniquely positioned within the fast-growing Trade Area. Its historic job growth rates are higher than the Trade Area itself and stronger than household growth rates. An increase in the ratio of jobs to local households indicates more ample opportunities for new economic development within the city; recent home sales activity indicates an emerging demand for townhomes, but not to the same extent shown in adjacent trade area communities, particularly East Dallas; Increasing demand for higher density housing represents an important shift for Garland; Garland has a unique opportunity to be the next logical target for urban housing found prevalent in Dallas' thriving urban centers. The existences of transit only enhance these opportunities; Garland's aging housing stock represents an opportunity to renovate existing housing stock to better meet the demands of today's homebuyers and homeowners. Housing renovation and new infill construction bring a wider variety of housing products in areas already served with infrastructure; Garland has a sizeable industrial base that offers a range of opportunities for economic development; and Garland has a relatively small office market compared to its sister cities along the U.S. 75 Corridor. To implement an economic development strategy that takes advantage of the key findings of the analysis requires, as one of its actions, the adoption of policies that support higher density redevelopment.

Crucial to the success of the economic development vision is the willingness of the City, public, and private partners to direct resources to the programs, the development a world-class workforce, and the attraction and participation of new partners in the economic development initiative. The Garland Economic

Development Partnership is comprised of the City of Garland, Garland Chamber of Commerce, the Garland Independent School District and the Dallas County Community College District. This Partnership was formed to attract new business investment and promote reinvestment.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	644	49	1	0	-1
Arts, Entertainment, Accommodations	9,979	6,114	12	10	-1
Construction	4,929	4,763	6	8	2
Education and Health Care Services	12,560	9,910	15	17	2
Finance, Insurance, and Real Estate	7,675	2,377	9	4	-5
Information	2,318	525	3	1	-2
Manufacturing	9,970	9,848	12	17	5
Other Services	2,829	2,600	3	4	1
Professional, Scientific, Management Services	7,401	1,938	9	3	-5
Public Administration	0	0	0	0	0
Retail Trade	11,684	10,410	14	18	4
Transportation and Warehousing	2,910	1,558	3	3	-1
Wholesale Trade	5,285	4,843	6	8	2
Total	78,184	54,935	--	--	--

Table 39 - Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	120,306
Civilian Employed Population 16 years and over	108,936
Unemployment Rate	9.45
Unemployment Rate for Ages 16-24	24.74
Unemployment Rate for Ages 25-65	6.21

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	20,137
Farming, fisheries and forestry occupations	4,927
Service	11,752
Sales and office	27,876
Construction, extraction, maintenance and repair	13,881
Production, transportation and material moving	8,237

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	57,378	55%
30-59 Minutes	39,524	38%
60 or More Minutes	7,171	7%
Total	104,073	100%

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	20,266	1,482	6,607
High school graduate (includes equivalency)	20,354	2,082	5,611
Some college or Associate's degree	28,101	2,736	5,484
Bachelor's degree or higher	21,748	1,077	3,122

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	873	3,636	5,085	5,730	2,797

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	4,411	4,585	4,572	4,747	2,197
High school graduate, GED, or alternative	7,548	8,090	7,531	12,426	5,803
Some college, no degree	7,334	7,209	7,123	12,778	4,198
Associate's degree	705	2,776	2,552	3,911	897
Bachelor's degree	961	4,523	4,210	9,906	2,301
Graduate or professional degree	116	1,358	1,631	4,413	1,325

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,424
High school graduate (includes equivalency)	26,139
Some college or Associate's degree	34,993
Bachelor's degree	48,700
Graduate or professional degree	53,231

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the major employment sectors in Garland are Education and Health Care Services (12,560 workers) at 16%; Retail Trade (11,684 workers) at 15%; Arts, Entertainment, Accommodations (9,979 workers) at 13%; Manufacturing (9,979 workers) at 13%; Finance, Insurance, and Real Estate (7,675 workers) at 9.8%; and Professional, Scientific, Management Services (7,401 workers) at 9.4%.

Describe the workforce and infrastructure needs of the business community:

CHAS data for Garland shows the total population in the civilian labor force to be 120,306 with an unemployment rate of 9.45. Data obtained from the Garland Economic Development Partnership indicates that the civilian labor force as of May 2014 was 119,218 and the unemployment rate was 5.3

The economic development plans for the City are best described in the Economic Development Chapter of the City's Comprehensive Plan Envision Garland 2030. One of the goals of the Economic Development Chapter is to develop a world-class workforce by providing accessible opportunities for lifelong learning. The policies include facilitating quality workers from within Garland; encourage education and business

partnership to ensure that students are prepared to meet the demand of the labor needs; and develop and promote job training programs that support the city's strategic targeted businesses and that foster the skills of the entrepreneurs.

With respect to Transportation and Infrastructure Garland's competitiveness within the region is enhanced by its accessibility. It is located at the intersection of major thoroughfares and railways. According to the Comprehensive Plan expansion of the existing local and regional transportation network to accommodate the future vision for the City should include a variety of transportation modes, including sidewalks, bicycle lanes, trail connections and transit, in addition to vehicular access. It does not add new roads to the community beyond those currently included in the City's Thoroughfare Plan; however, it provides for enhanced connections between residential areas and activity centers. Future regional improvements include: North Texas Turnpike Authority extension of the President George Bush Turnpike from Highway 30 to I20; Extension of Dallas Area Rapid Transit's Blue Line to Downtown Rowlett; I635 improvements; and development of the Union Pacific Inland Port in Southern Dallas expanding logistics and distribution opportunities in the region.

Reevaluation of the infrastructure will be necessary to ascertain the best way, practically and financially, to provide these services to future development and industrial growth. The Comprehensive Plan indicates that aging infrastructure must be maintained and upgrades when necessary and existing utility capacity can meet increased future demands.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In the Economic Development Chapter of the Comprehensive Plan, the City discusses investment in strategic areas as a way of concentrating limited public resources in areas that will have a positive economic "ripple effect" in the surrounding areas. To this end two types of geographic areas were identified, and seven key catalyst areas define the important corridors and commercial/residential districts within Garland. These areas have already been identified through planning efforts or codified as planning districts and/or overlay districts. They have important attributes such as historic districts, major transportation corridors, significant anchors as medical centers, etc. that make them ideal to launch development or redevelopment efforts. One area is the downtown in Garland. The key assets of this Catalyst Area include: Garland's CBD, DART light rail station and developing TOD, historic building stock for potential reuse, ample vacant/underutilized parcels, Performing Arts Center and civic uses, and Richland Community College.

The Downtown Redevelopment Strategy was approved by City Council in 2005. Implementation of the Strategy will have a positive impact during implementation of the Consolidated Plan. On January 20, 2015 City staff presented a status update on the Downtown Redevelopment Project to the Garland City Council. During the presentation an update was given of the 2014 accomplishments, which included the grand opening of the Landmark Depot Museum, and the relocation of the Pace House to the Travis College Hill

Historic District. Among the projects schedule for 2015 include comprehensive street improvements in Austin, State and Fifth Streets; the opening of Tract A of City Center Apartments; and construction of City Center Parking Structure.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According Garland Economic Development Partnership (GEDP), as of 2013 Garland's educational attainment for the population 25 years and over was as follows: less than 9th grade 13%, 9th to 12th grade with no diploma 11.3%, 24.9% had a high school diploma (includes equivalency), 22.2% has some college education, 7% had an Associate's degree, 14.8% had a Bachelor's degree, and 6.7% had a Graduate or professional degree.

The GEDP explains on its website, that when the City, the Chamber of Commerce and the Independent School District formally joined together to address opportunities for increasing the number of skilled workers available, the group also sought out the Dallas County Community College District, Workforce Solutions of Greater Dallas and the Dallas County Manufacturers Association to create a task force named Work Ready Coalition, which works to develop the future of the Garlands employment base.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The GEPD indicated that Garland's workforce has the specialized skills necessary for future growth in the nation's most promising industries –healthcare, renewable technology, and wireless communications – as well as Garland's historic foundation in manufacturing and fabrication. In 2006 the GEDP partnered with Richland College of the Dallas Community College District to provide resources for qualified workforce and workforce training.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The jurisdiction does not belong to a Comprehensive Economic Development Strategy.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The CHAS data revealed that 6,820 households renters in the 0-80% AMI category have 1 or more of four severe housing problems in Garland. This represents 27% of all household renters in the City. Additionally, 6,140 household owners in the same income category have 1 or more of four severe housing problems, which represents 39% of all the household owners in the City.

The Analysis of Impediments to Fair Housing Choice for the City of Garland, prepared by ASK Development Solutions in November 2011, included a Low- and Moderate- Income Census Tract Map utilizing HUD low- and moderate – income estimates for 2011. An area of low- and moderate- income concentration was defined as an area where 51% of the population have incomes at or below 80% AMI. It can be deduced that these are also areas where households with multiple housing problems are concentrated. The Census Tracts at or above 51% concentrations were as follows: 181.05, 181.11, 181.26, 181.28, 181.37, 182.06, 182.4, 182.05, 183, 184.01, 184.03, 185.01, 188.01, 188.02, 186, 187, 189, 190.04, 190.13, 190.14, 190.21, 190.32, and 190.33.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Analysis of Impediments to Fair Housing Choice identified the following Census Tracts as containing minority concentrations: 181.05, 181.21, 181.28, 182.03, 182.04, 182.05, 182.06, 184.01, 184.03, 187, 189, 190.13, 190.14, 190.28, 190.32, and 190.33. The Analysis of Impediments defined as a “minority” tract a Census Tract where the minority concentration is at least five percent greater than that of the City of Garland as a whole (42.5%). Therefore, tracts with 47.5 percent or greater minority population were considered “minority”.

What are the characteristics of the market in these areas/neighborhoods?

Census Tracts 188.01, 188.02 and 187 are low- and moderate – income Tracts, as mentioned above. These Tracts are comprised of areas within the Downtown Catalyst Area – a priority area for reinvestment and revitalization. The City has established Catalyst Areas so that limited public sector resources can be concentrated in strategic areas that will create positive “ripple effects” surrounding neighborhoods and commercial districts. This area is surrounded by low- and moderate Census Tracts number 189, 186, 182.04, and 181.05 that will benefit from the “ripple effect”.

Some of low- and moderate- income Census Tracts are also minority Census Tracts. As discussed above, these low- and moderate- income Census Tracts are also areas where renters and owners are experiencing one or more severe housing problems which is defined as lacking kitchen or complete plumbing, severe overcrowding, and severe cost burden (>50%).

Are there any community assets in these areas/neighborhoods?

Key assets were identified for the Downtown Catalyst Area in the City's Comprehensive Plan *Envision Garland 2030*, as follows: Garland's Central Business District; DART light rail station and developing TOD; Historic building stock for potential reuse; ample vacant/underutilized parcels; Performing Arts Center and civic uses; and Richland Community College.

Are there other strategic opportunities in any of these areas?

The aforementioned Census Tracts are also part of the Downtown Redevelopment Initiative. This Initiative includes the renovation of the Town Square; infill new construction that promotes mix-used; improved connections between historic core, civic core, and cultural district; the creation of a cultural district; establishment of retail and restaurants to activate linkage between DART and core; the creation of a cultural district; establishment of a live/work neighborhood commercial district; improved connections from existing neighborhoods to core; development of vacant land including dense residential uses and a parking garage; and establishment of landscape, signage, or graphic identifying entry to downtown district.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The primary goal of the Consolidated Plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. Based on the needs identified, anticipated resources, and input received, this Section introduces the key points of the Strategic Plan.

Geographic Priorities: In general, the City of Garland does not allocate the federal resources covered in its Consolidated Plan by geographic priorities. Activities such as owner-occupied single family housing rehabilitation and minor home repair, new construction of housing and acquisition and rehabilitation of existing housing for homeownership, down payment assistance public services, and homeless prevention are provided Citywide based on income eligibility. The City has 59 low- to moderate-income census block groups where the more than 51% of the population are households with incomes at or below 80% of the area median income. City-funded code enforcement and infrastructure improvement activities will be located in the City's low- to moderate-income target areas in order to be eligible. There are some public facilities and improvement projects that could be carried out Citywide but address the needs of low- to moderate-income limited clientele such as in the case of special needs populations or where 51% of the beneficiaries of an activity must be or presumed to be low- to moderate-income households or persons. However, the City has been allocating between 40% and 58% on code enforcement and infrastructure improvements

Priority Needs: The City established housing and community development priority needs through a community consultation process including a resident needs survey, the City's Request for Proposal process, and historical funding allocations. The highest priority needs identified were public services for youth, seniors, homeless, and victims of domestic violence; rehabilitation of existing units to retain affordable housing stock; production of new housing units for homeownership; and homelessness prevention and rapid re-housing. Code enforcement/demolition and infrastructure were given medium priority and tenant based rental assistance and public facilities and parks and recreational facilities were given low priority by respondents.

Influence of Market Conditions: Based on the 2007-2011 CHAS data, the Median Home Value of owner-occupied units in Garland was \$118,200 and the Median Contract Rent was \$739 monthly. A recent December 2014 Monthly Housing Activity Report compiled by The Real Estate Center at Texas A&M University, 1,917 single family homes were sold in Garland at an average price of \$151,381. Both homeowners and renters have experienced increases in housing costs which affects the housing needs of the lower income residents of Garland. Measure to assess market conditions is to look at disproportionately greater need/housing problems. Disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Disproportionate greater need is

assessed for income levels 0-30%, >30-50%, >50-80%, >80-100% AMI, by race or ethnicity. The housing problems included are as follows: lacks complete kitchen facilities, lacks complete plumbing facilities, overcrowding—more than one person per room, and cost burden greater than 30% and less than 50%. Of the 25,175 renters, 11,740 (47%) are cost burdened; and of the cost-burdened renters 31.7% are in the 0-30% income category and 37.2% are in the >30-50% AMI income category.

According to CHAS data, 37.2% of renters in the >30-50% AMI and 24.1% in the >50-80% AMI are cost burdened. Also, of the total 14,245 cost burdened owners, 13.6% in the =30% AMI, 27.2% in the >30-50% AMI, and 31.3% in the >50-80% AMI are cost burdened. It can be deduced that for low-and moderate-income households, subsidies are needed to make homes affordable.

Housing Conditions: According to the 2007-2011 ACS Data, 72.2% of housing units of the residential properties in Garland are 1-unit detached structures, of which 67% of owner-occupied units are in good condition, while 48% of renter-occupied units are in good condition. Sixty percent (60%) of the owner-occupied units were built before 1980, and fifty (50%) of the renter-occupied units were built before 1980 making them at risk of being subject to lead based paint hazards. Based on CHAS Condition of Units table, 33% of the owner-occupied units and 52% of the renter-occupied units have one to two housing conditions to include lack complete plumbing, lack complete kitchen, more than one person per room, and cost burden greater than 30%. Based on the CHAS Condition of Units data, 33% of the owner-occupied units and 52% of the renter-occupied units have one to two housing conditions to include lacking complete plumbing, lacking complete kitchen, having more than one person per room, and cost burden being greater than 30%. CHAS data also show that there were 15,415 low-and moderate-income owner occupied units, of which it can be said that 60% were built prior to 1980 and of those 8% have children present, which will result in 740 low-to moderate-income owner-occupied units built before 1980 with children present.

Public and Assisted Housing: The Garland Housing Agency does not have any public housing units in the City but administers about 1,476 vouchers as indicated in its 2010 Garland Housing Agency Five Year Plan. The Housing Choice Voucher Program enables families to obtain decent, safe and sanitary housing subsidizing a portion of the tenant's monthly rent and paying it directly to the property owner. The 2010 Garland Housing Agency Five Year Plan indicated that there were 1,476 vouchers. HUD's Inventory Management System (IMS)/PIH Information Center (PIC) shows the agency's Section 8 inventory consists of 1,525 vouchers. HUD annually assigns each PHA a rating on each of the 14 indicators and an overall performance rating of high, standard, or troubled. The Garland Housing Agency received a rating of High during FYs 2008, 2009, and 2010, and a rating of Standard during 2011.

The City of Garland is a participant in the Dallas City and County/Irving Continuum of Care (CoC) which is led by the Metro Dallas Homeless Alliance (MDHA). The CoC Point-in-Time (PIT) count provides a count of sheltered and unsheltered homeless persons on a single night. The 2014 PIT count found that there were 3,514 homeless persons in the Dallas City & County/Irving CoC. Of the 3,514 homeless persons, 2,072 were housed in emergency shelters, 1,200 were in transitional housing, and 242 were unsheltered.

Anticipated Resources: On February 10, 2015, HUD informed the City of its FY 2015-16 funding allocation of \$1,840,209 for CDBG, \$447,296 for HOME, and \$162,941 for ESG. There was \$122,200 in prior year reprogrammed CDBG funds that were available for FY 2015-16. These were used to develop estimates for the remaining four years of the strategic plan period of \$7,360,836 for CDBG, \$1,789,184 for HOME, and \$651,764 for ESG. It should be noted that these estimates may be higher or lower based on actual appropriations in each of the remaining plan years.

Institutional Delivery Structure: The Garland Housing and Community Services Department (HCS) is responsible for the administration of CDBG, HOME, and ESG grant funds. In addition to providing general oversight and management of the HUD grant funds, HCS also implements programs in collaboration with private organizations such as the Minor Home Repair, Single Family Rehabilitation, and the Home Infill programs. HCS also partners with other City departments, government agencies, public agencies, and non-profit organizations to manage and implements projects funded with CDBG, HOME, or ESG funds.

The Garland Housing Agency is the City's public housing agency and is responsible for managing the Section 8 Housing Choice Voucher Program. The Metro Dallas Homeless Alliance (MDHA) is the designated CoC lead agency and HMIS operator for Dallas and Collin Counties. The CoC participants includes agencies and organizations that housing and supportive services to homeless persons and persons at risk of homelessness including residents of Garland. The City of Garland is also an active participant of the CoC by funding agencies that provide services to eligible persons including rapid re-housing.

The city also works with local and regional non-profit organizations and social service agencies to provide public services including, but not limited to, youth, elderly, persons with disabilities, victims of domestic violence, and the homeless. Non-profit organizations such as Habitat for Humanity provide new construction homeownership opportunities for low- to moderate-income households.

Despite the strong collaborative and leveraging efforts noted above, the City is still challenged in delivering services due to lack of adequate funding and dwindling resources coupled with the increased demand for services in many cases. The City has sought to streamline services and coordinate systems in order to promote cohesiveness in service delivery.

Goals: Based on the City's needs assessment, funding priorities and available funding, below are the goals that the City intends to initiate and/or complete during the period of the Strategic Plan. Each goal will be described under the Goals section in terms of outcome indicator, needs addressed, category and geographic area, as applicable.

- Expand supply of owner-occupied housing. Obj.: DH1.1;
- Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.1;
- Maintain safe and affordable housing. Obj.: DH3.1;
- Develop healthy and attractive neighborhoods through code enforcement and infrastructure improvements. Obj.: SL1.1 and Obj.: SL1.2;

- Increase availability of public services for youth, elderly persons, persons with disabilities, the homeless, victims of domestic violence, etc. ; Obj.: SL2.1;
- Increase the quantity and quality of public services Obj.: SL2.1; and
- Increase homeless prevention. Obj.: DH2.1

Barriers to Affordable Housing: The City of Garland will continue to undertake the following actions to reduce barriers to affordable housing such as assessing local planning and zoning codes, cost effective construction, inventory surplus land, leverage state and local funding with CDBG, HOME, and ESG funds.

The Garland Office of Fair Housing will continue to provide outreach, education, and enforcement of fair housing regulations and encourage access to affordable housing.

Homelessness Strategy: The City receives Emergency Solution Grant (ESG) Program funds. As a member of the MHDA Continuum of Care (CoC), the City consults with the CoC regarding needs, allocation methods, and performance standards. The City participates in the annual point-in-time survey. Using CDBG and ESG funds, the City supports homeless public services, homeless prevention, and rapid re-housing mainly through local non-profit agencies.

Lead Based Paint Hazards: The City will continue to test homes constructed prior to 1978 for lead-based paint for households seeking assistance under the City's Residential Rehabilitation programs. The City could prepare a geographic area map depicting the high-risk and lead-based paint hazards by Census Tract, allocated CDBG funds for Lead-Based Paint Hazard Reduction and provides required notice and information on lead hazards to all program participants.

Anti-Poverty Strategy: The City utilizes CDBG funds to improve neighborhood conditions and quality of life for its low- and moderate-income residents. These activities serve to reduce poverty by providing emergency assistance and social services. Funding for improving neighborhoods, increasing job opportunities and other economic investment will be provided.

Monitoring: The HCS implements monitoring procedures for all organizations and agencies that receive Community Planning and Development (CPD) funding, that is, CDBG, HOME, and ESG, including subrecipients, non-profit organizations, City departments and divisions, contractors, and individuals that receive assistance to purchase or rehabilitate homes. Projects administered by the City and its subrecipients are also monitored by the City's regular auditing procedures. Monitoring includes an initial subrecipient orientation during the grant application process, technical assistance, a mandatory Grant Administration workshop, as well as desk audits and annual on-site monitoring visits after award of funds. To reduce administrative burdens, HCS may conduct risk assessments to focus monitoring and technical assistance to agencies that need it.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

The Consolidated Plan regulations require the city to describe the geographic areas of the city in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so.

Garland is comprised of 160 block groups, 59 of which are considered to be low- to moderate-income in which 51% of the households in the area have incomes equal to or less than 80% of the median income for the metropolitan area as determined and adjusted annually by HUD. Similar to other entitlement jurisdictions, the concentration of low- to moderate-income residents is primarily in the center and older sections of the City. Generally, the City does not direct its assistance based primarily on those target areas. The CDBG, ESG, and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing and emergency home repair are allocated Citywide. See attached **Appendix IV** illustrating the City's low- to moderate-income target areas.

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of a particular area where at least 51% of the population are low- to moderate-income. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities are defined as activities which benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The basis of allocating resources geographically within the City is based on both the income of individual households and low- to moderate-income target areas but primarily the former. Over the past four years under the previous Consolidated Plan, the City has been expending between 40% and 58% of its CDBG allocation on code enforcement and infrastructure improvements in eligible low- or moderate-income areas. Allocations have been based on a ranking of needs in the eligible areas.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Production of new housing units	High	Low- and Moderate-Income HH	Expand supply of owner-occupied housing. Obj.: DH1.1
Acquisition and rehabilitation of existing units	High	Low- and Moderate-Income HH	Expand supply of owner-occupied housing. Obj.: DH1.2
Financial assistance to eligible Homebuyers	High	Low- and Moderate-Income HH	Expand supply of owner-occupied housing. Obj.: DH1.3
Transitional housing and emergency shelter operations	High	Very Low, Low- and Moderate-Income HH	Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.1
Homeless Prevention	High	Very Low, Low- and Moderate-Income HH	Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.2
Rental Assistance (tenant based rental assistance)	Low	Very Low-, Low- and Moderate-Income HH	Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.2
Rapid Re-housing	High	Very Low-, Low- and Moderate-Income HH	Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.3
Rehabilitation of existing units	High	Low- and Moderate-Income HH, Elderly HH	Maintain safe and affordable housing. Obj.: DH3.1
Code Enforcement/ Demolition	Medium	Low-and Moderate-Income HH	Healthy and attractive neighborhoods. Obj.: SL1.1
Public Infrastructure and Improvements	Medium	Low-and Moderate-Income HH	Healthy and attractive neighborhoods. Obj.: SL1.2
Parks, Recreational Facilities including ADA improvements	Low	Low-and Moderate-Income HH	Healthy and attractive neighborhoods and access to quality public facilities Obj.: SL1.3
Public Services, General	High	Low-and Moderate-Income persons and HH	Provision of public services Obj.: SL2.1
Job Creation and Retention	High	Low-and Moderate-Income persons	Expanding economic opportunities Obj.: EO1.1
Small Business Assistance/ Microenterprises	High	Low- and moderate-income persons	Creating and expanding economic opportunities Obj.: EO1.2

Table 46 – Priority Needs Summary

Narrative (Optional)

The priority needs for the City listed above was based on input from public meetings, focus groups, and the City Council meetings, as well as an online survey for residents and one for agencies providing services. The needs were also determined by the City's previous use of CDBG funds and previous redevelopment and neighborhood improvement efforts that have been started and would incomplete if suspended. The resident survey was completed by 29 persons. The agency survey also assessed the previous year's output and projections for 2014 for the various services provided by agencies that responded. Funding requests submitted through the City's Request for Applications process were also used to determine need. The City of Garland receives CDBG, HOME and ESG funding annually. The five-year priorities listed above as High are those priorities that the City anticipates addressing with CDBG, HOME, and ESG funds provided funding remains at the existing level or at higher levels and the needs remain the same over the five years. Needs that were assigned a low priority or medium are those needs that the city will address if HUD related funds are made available, or if not made available the city will consider providing certifications of consistency for other agencies' applications for federal assistance. It must also be noted that the City may choose to fund low priority projects with federal funds as priorities and needs may change during the Consolidated Plan period.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The majority of the HOME funds received by the City are earmarked to assist low- and moderate- income households with the purchase of homes. TBRA is provided with ESG funds and Section 8 funds. The Affordability Mismatch Table in Section MA-15 of this Plan and information from the CHAS data support this strategy. Of the 25,175 renters, 11,740 (47%) are cost burdened; and of the cost-burdened renters 31.7% are in the 0-30% income category and 37.2% are in the >30-50% AMI income category.
TBRA for Non-Homeless Special Needs	TBRA is mostly delivered via ESG and Sec 8 programs. CHAS estimates that of the total noninstitutionalized population, 10.7% has a disability, and of the population 65 years and over 38.6% are estimated to have a disability. Therefore, continuation of assistance to these households is anticipated.
New Unit Production	New unit production, particularly through the HOME Infill Program is anticipated to continue as part of the revitalization efforts of the City.
Rehabilitation	The City will continue to assist low and moderate income homeowners to maintain safe and affordable housing by providing CDBG grants or loans to eligible homeowners to undertake minor home repairs and rehabilitation activities. Based on the CHAS Condition of Units data, 33% of the owner-occupied units and 52% of the renter-occupied units have one to two housing conditions to include lacking complete plumbing, lacking complete kitchen, having more than one person per room, and cost burden being greater than 30%. CHAS data also show that there were 15,415 low-and moderate-income owner occupied units, of which it can be said that 60% were built prior to 1980 and of those 8% have children present, which will result in 740 low-to moderate-income owner-occupied units built before 1980 with children present. For purposes of the Consolidated Plan, the number of units built before 1980 occupied by households with children serves as a default baseline of the units that contain lead-based paint hazards.
Acquisition, including preservation	Housing acquisition is mainly undertaken with HOME funds via the funding of down payment and/or closing costs assistance to eligible homebuyers. According to CHAS data, 37.2% of renters in the >30-50% AMI and 24.1% in the >50-80% AMI are cost burdened. Also, of the total 14,245 cost burdened owners, 13.6% in the =30% AMI, 27.2% in the >30-50% AMI, and 31.3% in the >50-80% AMI are cost burdened. It can be deduced that for low-and moderate-income households, subsidies are needed to make homes affordable.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Housing, Public Services, Planning & Admin., Public Improvements, Slum & Blight Economic development	1,840,209		122,200	1,962,409	7,360,836	
HOME	Public-Federal	Acquisition, Homeowner Rehab, CHDO set-aside, new construction-homebuyers Administration	447,296			447,296	1,789,184	
ESG	Public-Federal	Financial assistance Rapid re-housing, Rental assistance, Homelessness prevention Shelter operations Administration	162,941			162,941	651,764	
			2,450,446			2,572,646	9,801,784	

Table 48 - Anticipated Resources

The expected amount available for the remainder of the Con Plan does not include in program income and reprogrammed funds for the period. Reprogrammed carry over funding in the amount of \$122,200 is available for FY 2015-2016.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Due to the level of housing and community development needs in HUD entitlement jurisdictions, the CDBG, HOME, and ESG funds provided above were intended to be leveraged with additional resources to address the priority needs identified in the 2015-2019 Consolidated Plan. In addition to the amounts listed above the City and its subrecipient or developer partners anticipates receiving funding from sources including State of Texas, the MDHA Continuum of Care, lenders, local donors, foundations, the business community, developer equity, and funding received by the City of Garland Office of Fair Housing for fair housing education and enforcement activities to carry out the Consolidated Plan objectives and goals. The City of Garland Housing Agency will also receive funding for Section 8 Housing Choice Vouchers. The City projects a leveraged amount of at least \$1,000,000 over the five-year period of the Plan. The actual leverage amounts will be reported annually in the Consolidated Annual Performance and Evaluation Report.

HOME Match: The HOME regulations require that the City matches its annual HOME allocation with contributions to housing that are at least 25% of the HOME allocation less 10% for administration. The City proposes to meet its match through the use of excess match from previous years, bond proceeds, developer equity and other cash contributions, general funds, tax abatements, permit and fee waivers, donated construction materials and labor (as in the case of Habitat for Humanity)

ESG Match: The ESG regulations require that the City matches its annual ESG allocation on a dollar for dollar basis in the provisions of eligible services under the grant. The City has generally passed on the ESG match requirements to its subrecipients. Match will be provided and adequately documented in the form of non-ESG grants, cash donations, and in-kind contributions such as the use of office space, payments of utilities, telephone services, computer services and related salary cost not paid with ESG funds. The City will also provide match in the form of in-kind occupancy expenses, computer equipment, and grant support services. Excess match provided by ESG subrecipients will be used to provide the match required for the required Homeless Management Information System (HMIS) services.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

If the City receives vacant residential land through donations, foreclosures or other means, these will be considered for sale or donation to non-profit or for-profit developers for assisting the City in meetings its housing goals and objectives under the Consolidated Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Garland Housing and Community Services Dept.	Government Agency	Planning	Jurisdiction
Garland Housing Agency	PHA	Public Housing	Jurisdiction
Garland Fair Housing Services	Government Agency	Planning	Jurisdiction
Garland Area Habitat for Humanity	CHDP	Affordable Housing	Region
Metro Dallas Homeless Alliance	Non-profit/CoC	Homelessness	Region

Table 49 - Institutional Delivery Structure

The Garland Housing and Community Services Department (HCS) is responsible for the administration of CDBG, HOME, and ESG grant funds. In addition to providing general oversight and management of the HUD grant funds, HCS also implements programs in collaboration with private organizations such as the Minor Home Repair, Single Family Rehabilitation, and the Home Infill programs.

HCS also partners with other City departments, government agencies, public agencies, and non-profit organizations to manage and implements projects funded with CDBG, HOME, or ESG funds. Table 50 and the following paragraphs identify and describe a few of the organizations that HCS coordinates with to implement the strategies to address housing, homelessness, special needs, and non-housing community development needs in Garland.

Garland Housing Agency

The Garland Housing Agency is the City's public housing agency and is responsible for managing the Section 8 Housing Choice Voucher Program, Family Self-Sufficiency Program, and Disaster Housing Program. GHA does not own any public housing units. The housing agency follows Federal, State, and local housing laws and complies with the City of Garland's Consolidated Plan.

City Departments

Garland Fair Housing Services is responsible for educating residents on fair housing laws, receiving fair housing complaints, and address discriminatory housing practices in Garland. The Fair Housing office provides outreach and education at various events including those sponsored by the GHA and also partners with housing counseling agencies that offer homebuyer classes for persons seeking assistance through the Home Infill program.

HCS also partners with city departments to implement community development projects such as park improvements, infrastructure projects, and housing related projects. City departments that assist in implementing activities funded by HCS include Code Compliance, Street Dept., and Parks and Recreation.

Community Housing Development Organization (CHDO)

Garland Area Habitat for Humanity (GAHFH) and Green Extreme Homes CDC are certified CHDOs that serve the City of Garland. The agencies build new homes on vacant lots and has also received funding from the City of Garland to purchase and rehab existing housing.

Continuum of Care

Metro Dallas Homeless Alliance (MDHA) is the designated CoC lead agency and HMIS operator for Dallas and Collin Counties. The CoC participants include agencies and organizations that provide housing and supportive services to homeless persons and persons at risk of homelessness including residents of Garland. The City of Garland is also an active participant of the CoC by funding agencies that provide services to eligible persons including rapid re-housing.

Social Service and Housing Counseling Agencies

There are numerous non-profit organizations that assist in the implementation of the Consolidated Plan goals and objectives. The City used CDBG funds for public service activities that are carried out by non-profit agencies and monitored by HCS.

The ESG program funds agencies that provide financial assistance and housing, relocation, and stabilization service to homeless persons and those at risk of becoming homeless. The agencies that provide services to individuals and families include the GHA, Good Samaritans of Garland, Mount Hebron Urban Community Housing, Urban League of Greater Dallas, New Beginning Center, and Salvation Army.

Builders of Home CDC, Consumer Credit Counseling Services of Greater Dallas, Dallas County Home Loan Counseling Center, NID Housing Counseling Agency, Urban League of Greater Dallas, and Vecinos Unidos are some of the agencies where potential homebuyers through the Home Infill Program can take required homebuyer classes.

Assess of Strengths and Gaps in the Institutional Delivery System

HCS partners with numerous non-profit organizations, city departments, public agencies, and private industry, to effectively carry out the strategies identified in the Consolidated Plan. The City encourages partnerships with subrecipients that have similar goals as the City, whose programs and services are consistent with the City's strategy, and who have the organizational capacity to perform satisfactorily.

The City and its partners have been successful in assisting low- and moderate-income persons utilizing federal funding through HUD by leveraging funding from other Federal, state, local, and private sources. In recent years, HCS has been restructured in order to coordinate the efforts of City departments that have similar objectives and the City regularly communicates with agencies that implement programs and

services funded by the City and monitors subrecipients and other partners to ensure proper use of funds, timeliness, and effectiveness in reaching and benefitting target populations.

To address any gaps in the institutional delivery system, HCS provides training and technical assistance to its partners to ensure that any performance issues are addressed in a timely manner and conduct monitoring and tracking of activities to prevent and address any systematic concerns.

The City also is involved with several boards and committees in an effort to streamline planning and encourage coordination between housing and social service agencies in the City. One such group is the Garland Area Service Providers (GASP), an organization that connects once a month and brings service providers, businesses, cities, and agencies together with the goal of meeting unmet service needs. Providers that participate in GASP include Achievement Center of Texas, Alternative Education Center, Amerigroup- Marketing, Axe Methodist Church, City of Garland Fair Housing Center, Department of Assistive and Rehabilitative Services, First Presbyterian Garland, Friendship House, Galaxy Counseling Center, GISD, Good Samaritans of Garland, Hi Diva PEI Education, Life Message, Maximus (Outreach Counselor), Molina Healthcare-Seniors, North Cities Church Garland, Parkland Community Oriented Primary Care (COPC), Richland College, Salvation Army, Saturn Road Church of Christ, Texas Workforce, and Urban League of Dallas.

The City remains committed to coordinating the efforts of the various City departments involved in Consolidated Plan programs, public agencies, and subrecipients and non-profits organizations in order to promote cohesiveness in the delivery of services to its residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services		X	

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Metro Dallas Homeless Alliance (MDHA) is the lead agency for the CoC in Dallas and Collin Counties. According to the Dallas Ten Year Plan to End Homelessness, comprehensive service provision is the goal in order to prevent and reduce chronic homelessness. MDHA's role in refining the continuum of care includes coordinating regular membership meetings, providing training and technical assistance, supporting communication between service providers and informing agencies of training and networking opportunities and other activities within the implementation of the 10-Year Plan. MDHA has also established committees to address issues affecting the homeless. These committees focus on adult services, children and families, veterans, Youth Task Force, training and technical assistance, and HMIS.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

One of the main strengths of the service delivery system in Garland is the regional effort to provide support services to homeless persons and special needs populations. The CoC includes the City of Dallas, Dallas County, Collin County, and the Cities of Irving and Garland. By coordinating services and plans to address homelessness, each participant in the CoC is able to access more resources and leverage an even greater amount of funding. The CoC is able to target funding as well as training and technical assistance to programs that are needed based on needs assessments and strategic planning.

Some of the challenges in service delivery as identified in the MDHA status report on the development of a coordinated assessment system are lack of capacity for emergency services for homeless families, shelters that do not fully participate in the HMIS programs, the lack of affordable housing and permanent supportive housing, and lack of financial resources in regards to the need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

MDHA is comprised of approximately 62 agencies that make up the CoC. The CoC meets on a regular basis to collaborate and coordinate efforts to address homelessness including the provision of housing and supportive services. In order to support the work of MDHA, the organization has challenged municipalities within its service areas to financially support MDHA to meet its long term goal of eliminating homelessness.

The CoC is in the process of developing a coordinated assessment system that will improve links between clients with services and provide referrals to housing and services that are available. The CoC is also encouraging providers to utilize the HMIS efficiently to assist with planning and project development.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Expand supply of owner-occupied housing. Obj.: DH1.1	2015	2019	Affordable Housing – CHDO Administered	Citywide	Production of new housing units	HOME \$335,470	Homeowner housing units built:- 5
Expand supply of owner-occupied housing. Obj.: DH1.1	2015	2019	Affordable Housing - City Administered	Citywide	Production of new housing units	HOME \$1,527,360	Homeowner housing units built:- 15
Expand supply of owner-occupied housing. Obj.: DH1.2	2015	2019	Affordable Housing - City Administered	Citywide	Acquisition and rehabilitation of existing units	CDBG \$1,272,800	Homeowner housing units produced:- 9
Expand supply of owner-occupied housing. Obj.: DH1.3	2015	2019	Affordable Housing - City Administered	Citywide	Financial Assistance to eligible homebuyers	HOME \$150,000	Financial subsidy for homebuyers: 15 HH
Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.1	2015	2019	Housing	Citywide	Transitional housing and emergency shelter operations	ESG \$277,720	Shelter Operations: 1,750 persons
Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.2	2015	2019	Housing	Citywide	Homeless Prevention	ESG \$162,940	Persons served: 210

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provide housing programs to homeless and at risk for homelessness. Obj.: DH23	2015	2019	Housing	Citywide	Rapid Re-housing	ESG \$172,205	Persons served: 30
Maintain safe and affordable housing. Obj.: DH3.1	2015	2019	Affordable Housing	Citywide	Rehabilitation of Existing Units	CDBG \$911,680	Homeowner housing units rehabilitated: 35
Maintain safe and affordable housing. Obj.: DH3.1	2015	2019	Affordable Housing	Citywide	Minor Repair of Existing Units	CDBG \$625,000	Homeowner housing units rehabilitated: 55
Healthy and attractive neighborhoods. Obj.: SL1.1	2015	2019	Non-housing community development	Eligible LMI areas	Code Enforcement/ Demolition	CDBG \$910,000	Persons benefitted: 72,330
Healthy and attractive neighborhoods. Obj.: SL1.2	2015	2019	Non-housing community development	Eligible LMI areas	Public Infrastructure and Improvements	CDBG \$2,750,000	Persons benefitted: 2,234
Provision of public services Obj.: SL2.1	2015	2019	Non-housing community development	Citywide	Services for the elderly, youth, domestic violence victims, homeless, community health, etc.	CDBG \$1,380,155	Non-housing Public Service benefit: 5,070 persons

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provision of public services Obj.: SL2.1	2015	2019	Non-housing community development	Citywide	Fair housing services	CDBG \$100,000	Non-housing Public Service benefit: 5 activities
Grant administration	2015	2019	Non-housing community development	Citywide	Grant administration and service delivery	CDBG \$1,740,210 HOME \$223,650 ESG \$201,840	Not applicable

Table 51 – Goals Summary

Goal Descriptions

The following is a description of the goals (highlighted) that the City will pursue through the Consolidated Plan:

1. Funds will be used to **expand the supply of owner-occupied housing** for low- to moderate-income households through the construction of new infill housing on vacant lots, the acquisition and rehabilitation of vacant existing housing for sale and the provision of down payment and closing costs assistance to eligible families to purchase existing houses.
2. Funds will be used **provide a broad spectrum of housing programs to those who are homeless or at risk of homelessness** including street outreach, funding the operations of transitional housing and emergency shelters. Funds will be used for rental assistance to prevent homelessness, and rapid re-housing for those who have become homeless.
3. Funds will be used to **assist low- to moderate-income homeowners to maintain safe and affordable housing** through minor home repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation.
4. Funds will be used to **foster healthy, stable and attractive neighborhoods, access to quality public facilities, and blight removal** by funding neighborhood code enforcement activities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general public and neighborhood facilities and improvements including ADA improvements.

5. Funds will be used to **assist residents with a broad spectrum of public services activities/enhance the living environment of those in homeless shelters** including child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for elderly, and subsistence payments.
6. Funds will be used to **create communities that facilitate residents to reach self-determination by creating, maintaining, or expanding economic opportunities** through the creation or retention of jobs for low- to moderate-income households or persons, provide job skills training, and assistance to existing businesses that create job opportunities for low income persons.

Along with the above, it is the City's goal to administer the grant programs to meet performance and statutory requirements including expenditure and commitment deadlines and ensure that funds are being used in compliance with the relevant grant regulations. Activities involved the required oversight and management of the CDBG, HOME, and ESG program activities including, but not limited to: coordination, monitoring and evaluation associated with carrying out multi-activity projects.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates that five (5) extremely-low income households, 40 low-income households, and 45 moderate-income households will be assisted with housing rehabilitation. In addition, two (2) extremely-low-income households, and 10 low-income households and 23 moderate-income households will be assisted through new construction, acquisition and rehabilitation, and down payment assistance for of homeownership housing using HOME funds.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City administers Section 8 Vouchers. Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency. According to HUD's Sec 504 FAQ, a private landlord who accepts Section 8 tenant-based vouchers in payment for rent from a low income individual is not a recipient of federal financial assistance, and thus is not subject to Section 504's requirements. Nonetheless, the City is committed to undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required. The aforementioned objective was established under Goal No. 5 of the City's 2012 Housing Authority Annual Plan, which states: "to ensure equal opportunity and affirmatively further fair housing".

Activities to Increase Resident Involvements

There are no public housing residents in Garland. However, under the Voucher Program the City has established goals and objectives to increase participation in homeownership program, increase assisted housing choices, and promote self-sufficiency. The 2012 Garland Housing Authority Annual Plan established Goal No. 3 which states: "to increase assisted housing choices"; and Goal No. 4 which states: to promote Self-Sufficiency and asset development of assisted households". Under Goal No. 3 the City proposes to provide voucher mobility counseling; conduct outreach efforts to potential voucher landlord; increase housing voucher payments standards; and implement a voucher homeownership program to assist residents with homeownership through the CDBG / HOME Program. Under Goal No. 4 the City proposes to increase the number and percentage of employed persons in assisting families; provide or attract supportive services to improve assistance to recipients' employability; provide or attract supportive services to increase independence for the elderly or families with disabilities; and partnership with local agencies to provide or attract supportive services to assist victims of domestic violence move out of abusive situations.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Garland Housing Agency is not designated as "troubled".

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Please refer to section MA-40.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Some of the actions the City of Garland has taken to reduce barriers to affordable housing include the updating and consolidating of the Zoning Ordinance, Subdivision Ordinance, and Site Development Standards, into a cohesive document known as the Garland Development Code (GDC). The purpose of the GDC is to create regulations that will provide a diversity of development types with a variety, balance, and mix of uses. The zoning map will also be updated to reflect the new zoning classifications proposed within the GDC.

Over the next five years, the City will utilize the following strategies to address the barriers to affordable housing.

- The regulations in the GDC encourage the development of affordable housing and the City will continue to enforce these regulations and provide incentives to developers for new housing developments. One of the main strategies in the GDC is the accommodation of multi-family development at higher densities, mixed-use development, senior housing, townhomes, and patio home (small lot) residential development.
- The City will continue to promote infill development by offering developer incentives and flexible development and building codes that include opportunities such as waivers or variances that have the potential to encourage the development of affordable housing by reducing development costs.
- The City will continually assess local zoning, subdivision, and other policies to foster affordable housing production.
- The City will consider adopting flexible standards for accessory dwelling units to allow such structures in the majority of residential districts.
- The City will continue to utilize CDBG and HOME funding for the development and rehabilitation of affordable housing units as well as the provision of down payment assistance for first-time homebuyers.
- The Garland Office of Fair Housing will continue to provide outreach, education, and enforcement of fair housing regulations and encourage access to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Garland receives Emergency Solution Grant (ESG) Program funds directly from HUD. As a member of the Metro Dallas Homeless Alliance (MDHA) CoC the City assisted with the Point-in-Time (PIT) homeless count and conducted the count within the City on January 24, 2013. According to the 2014 Garland Annual Action Plan, a total of 165 people were identified as homeless. Approximately 30% of homeless counted during the survey were children compared to 25% single individuals that may possibly be considered chronically homeless. The PIT survey results were provided to the MDHA CoC which coordinates efforts to end homelessness in the area. ESG assistance to agencies is coordinated with the MDHA, as eligibility criteria, intake forms and data recorded in the HMIS system is coordinated with the CoC.

Addressing the emergency and transitional housing needs of homeless persons

The above-mentioned Action Plan indicated that because of the low numbers of chronically homeless persons compared to the number of families with children and its accompanying vulnerability, Garland has opted to target ESG funding to families with children and to partner with other organization in the metro-plex with greater expertise in providing meaningful services to the chronically homeless and their special needs. Based on the 2014 Action Plan, 33.6% of ESG grant received by the City will be allocated to an agency that provides emergency shelter to victims of domestic violence.

The City has one shelter for domestic violence victims. The majority of the emergency shelters, and homeless service providers are located in the City of Dallas. Garland as a member of the MDHA CoC benefits from the services provided to individuals and families who become homeless or who have special housing needs to regain housing stability, self-esteem and quality of life.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Rapid re-housing will continue to be funded under the City's Emergency Solutions Program. The City proposes to allocate approximately 18% of its ESG grant to carry out rapid re-housing activities. During 2014 the City proposed to fund two agencies to assist clients with application fees, deposits, rent assistance, and case management.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Homeless prevention will continue to be funded under the City's Emergency Solutions Program. The City proposes to allocate approximately 21% of its ESP grant to homeless prevention. During 2014, the City proposed to fund an agency that provides assistance with rent and utility payments for up to 24 months to eligible families with children at risk of homelessness.

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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

CHAS data from Section MA-20 showed that of the total 72,531 occupied housing units in the City, 41,178 or 56.7% were built prior to 1980, and of those 6,935 or 16.8% have children present. For purposes of the Consolidated Plan units built before 1980 occupied by household with children serves as a default baseline of the units that contain lead-based paint hazard.

The City implements two housing rehabilitation programs that may trigger lead-based paint regulations. Approximately 31% of the units to be rehabilitated under the Single Family Rehabilitation Loan Program and the Minor Home Repair Program may require lead hazard control and/or abatement. The City proposes to provide the pamphlet “Renovate Right Important Lead Hazard Information for Families, Child Care Providers and Schools” to all housing program applicants.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City reported in its 2012 CAPER that all construction/rehabilitation projects were and are evaluated per HUD’s Lead Safe Housing Requirements Screening Worksheet parts 1, 2, 3 and 4 as applicable. The City orders a full risk assessment and the lead inspection to be conducted on projects exceeding the \$5,000 limit, but less than \$25,000, if the home was built prior to 1978. Based on the findings in the report, the City may choose to “do no harm” or not disturb painted surfaces above the “de minimus” levels, or to exercise the interim controls utilizing lead safe practices and certified contractors. If lead levels are found to be above the EPA levels for paint/and or dust on a property, then a lead clearance is ordered on the project, and the project is not completed until clearance is obtained.

How are the actions listed above integrated into housing policies and procedures?

The City assigns CDBG funds for lead-based paint hazard reduction. The City will continue to provide required notice to all program participants of the hazards posed by lead-based paint.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

ACS 2007-2011 used for the CHAS data showed that there were 6,152 families with income in the past 12 months below poverty level in Garland. Of that total 2,012 or 32.70% were owner occupants and 4,140 or 67.30% were renter occupants. When compared to Dallas County the City's poverty level for owner occupants was higher as the County's was 26.88%, and for renter occupants was lower as the County's was 73.12%.

The City's 2030 Comprehensive Plan *Envision Garland* is a guide for physical and economic development in the City of Garland over the next 20 years. The strategies, policies, goals and recommended actions included in the Plan collectively will shape the future and stimulate economic growth. The Economic Development Element "supports aggressive targeting and recruitment of potential growth industries and niche market opportunities, enhanced by community partnerships that facilitate workforce development." Additionally, the Element "confirms a need for a community-wide infill and redevelopment strategy that addresses economic and organization challenges". The Housing and Neighborhoods Element establishes that all neighborhoods are crucial to the implementation of the Plan and revitalization efforts must be designed as to protect existing neighborhoods while addressing all the factors that will enhance investment.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Goals in the Housing and Neighborhoods (HN) Element call for economic development efforts to support neighborhood revitalization, residential investment, and the engagement of residents and other stakeholders in the planning of their neighborhoods. Among the actions recommended in this Element are to implement a strategy that establishes neighborhood vitality technical and education program; promotes a comprehensive housing, infrastructure, and economic development program that supports neighborhood revitalization; and reviews and coordinates education, training, and technical resources to residents and resident-based organization. *HN Policy 3.2* specifically states to "integrate *Envision Garland* strategies for housing and community development with the Consolidated Plan."

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Garland Neighborhood Services – Grants Management implements monitoring procedures for all organizations and agencies that receive CPD funding including subrecipients, non-profit organizations, City departments and divisions, contractors, and individuals that receive assistance to purchase rehabilitated homes. Projects administered by the City and its subrecipients are also monitored by the City's regular auditing procedures.

Subrecipient Compliance

With respect to the CDBG, HOME, and ESG programs, The City conducts desk audits and on-site monitoring visits after award of funds. On-site monitoring visits are conducted at least bi-annually. Subrecipients are also monitored on a monthly basis during the submission of monthly invoices and reports.

Construction and Rehabilitation Projects

Garland's Affordable Housing Services Division is responsible for monitoring construction and rehabilitation projects. There is on-going monitoring of activities as pay requests from contractors or developers are processed. There is also on-site monitoring conducted once per year where properties are randomly selected.

The monitoring process for projects is as follows:

- a) Notification: The City sends a letter to each subrecipient which includes the date of the monitoring visit and the scope of the monitoring. The letter also identifies the information that the City will review during the visit, the staff that will be conducting the monitoring and the members of the subrecipient's staff that will be required to participate in the monitoring.
- b) Entrance Conference: City staff will hold an initial meeting with the agency's Executive Director or appropriate staff. The entrance conference will review the items in the notification letter as well as express that the City's purpose is to monitor the CDBG and HOME funded activities and ensure that the funds were use appropriately.
- c) Documentation and Data Acquisition: Staff will review project files, interview agency staff, and make notes on particular cases and areas of concerns. The City's monitoring staff will also complete the monitoring forms.
- d) Exit Conference: This is the final meeting with the agency's Executive Director and key staff members to discuss the preliminary conclusions on the monitoring. The agency is provided with an opportunity to provide additional documentation to address any areas of concern or findings and to correct any misunderstandings.

- e) Monitoring Letter: The City will submit a monitoring letter to the subrecipient within 30 days of on-site visit. If the monitoring has resulted in findings or concerns, the letter will include the corrective action that must be taken and a deadline to address each item.

CAPER

The City monitors its overall accomplishments annually when it prepares the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER reports on progress towards meeting the goals and objectives of the Five-Year Consolidated Plan and Annual Action Plans.

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City of Garland, TX

Annual Action Plan FY 2015-2016

Prepared By

City of Garland
Department of Housing and Community Services
200 N. Fifth St.
Garland, TX 75040

Prepared by: ASK Development Solutions, Inc.

**THIS DOCUMENT CAN BE PROVIDED IN ALTERNATIVE FORMAT IF
REQUESTED**



Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Housing, Public Services, Planning & Admin., Public Improvements, Slum & Blight Economic development	1,840,209		122,200	1,962,409	7,360,836	
HOME	Public-Federal	Acquisition, Homeowner Rehab, CHDO set-aside, new construction-homebuyers Administration	447,296			447,296	1,789,184	
ESG	Public-Federal	Financial assistance Rapid re-housing, Rental assistance, Homelessness prevention Shelter operations Administration	162,941			162,941	651,764	
			2,450,446			2,572,646	9,801,784	

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Due to the level of housing and community development needs in HUD entitlement jurisdictions, the CDBG, HOME, and ESG funds provided above were intended to be leveraged with additional resources to address the priority needs identified in the 2015-2019 Consolidated Plan. In addition to the amounts listed above the City and its subrecipient or developer partners anticipates receiving funding from sources including State of Texas, the MDHA Continuum of Care, lenders, local donors, foundations, the business community, developer equity, and funding received by the City of Garland Office of Fair Housing for fair housing education and enforcement activities to carry out the Consolidated Plan objectives and goals. The City of Garland Housing Agency will also receive funding for Section 8 Housing Choice Vouchers. The City projects a leveraged amount of at least \$1,000,000 over the five-year period of the Plan. The actual leverage amounts will be reported annually in the Consolidated Annual Performance and Evaluation Report.

HOME Match: The HOME regulations require that the City matches its annual HOME allocation with contributions to housing that are at least 25% of the HOME allocation less 10% for administration. The City proposes to meet its match through the use of excess match from previous years, bond proceeds, developer equity and other cash contributions, general funds, tax abatements, permit and fee waivers, donated construction materials and labor (as in the case of Habitat for Humanity)

ESG Match: The ESG regulations require that the City matches its annual ESG allocation on a dollar for dollar basis in the provisions of eligible services under the grant. The City has generally passed on the ESG match requirements to its subrecipients. Match will be provided and adequately documented in the form of non-ESG grants, cash donations, and in-kind contributions such as the use of office space, payments of utilities, telephone services, computer services and related salary cost not paid with ESG funds. The City will also provide match in the form of in-kind occupancy expenses, computer equipment, and grant support services. Excess match provided by ESG subrecipients will be used to provide the match required for the required Homeless Management Information System (HMIS) services.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

If the City receives vacant residential land through donations, foreclosures or other means, these will be considered for sale or donation to non-profit or for-profit developers for assisting the City in meetings its housing goals and objectives under the Consolidated Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

The following table shows the annual goals and objectives for the City of Garland for FY 2015-2016 CDBG, HOME and ESG and HOME funding:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Expand supply of owner-occupied housing. Obj.: DH1.1	2015	2016	Affordable Housing – CHDO Administered	Citywide	Production of new housing units	HOME \$67,094	Homeowner housing units built:- 1
Expand supply of owner-occupied housing. Obj.: DH1.1	2015	2016	Affordable Housing - City Administered	Citywide	Production of new housing units	HOME \$305,472	Homeowner housing units built:- 3
Expand supply of owner-occupied housing. Obj.: DH1.2	2015	2016	Affordable Housing - City Administered	Citywide	Acquisition and rehabilitation of existing units	CDBG \$279,000	Homeowner housing units produced:- 2
Expand supply of owner-occupied housing. Obj.: DH1.3	2015	2016	Affordable Housing - City Administered	Citywide	Financial Assistance to eligible homebuyers	HOME \$30,000	Financial subsidy for homebuyers: 3 HH
Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.1	2015	2016	Housing	Citywide	Transitional housing and emergency shelter operations	ESG \$55,544	Shelter Operations: 350 persons

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provide housing programs to homeless and at risk for homelessness. Obj.: DH2.2	2015	2016	Housing	Citywide	Homeless Prevention	ESG \$32,588	Persons served: 42
Provide housing programs to homeless and at risk for homelessness. Obj.: DH23	2015	2016	Housing	Citywide	Rapid Re-housing	ESG \$34,441	Persons served: 6
Maintain safe and affordable housing. Obj.: DH3.1	2015	2016	Affordable Housing	Citywide	Rehabilitation of Existing Units	CDBG \$182,336	Homeowner housing units rehabilitated: 7
Maintain safe and affordable housing. Obj.: DH3.1	2015	2016	Affordable Housing	Citywide	Minor Repair of Existing Units	CDBG \$125,000	Homeowner housing units rehabilitated: 11
Healthy and attractive neighborhoods. Obj.: SL1.1	2015	2016	Non-housing community development	Eligible LMI areas	Code Enforcement/ Demolition	CDBG \$182,000	Persons benefitted: 72,330
Healthy and attractive neighborhoods. Obj.: SL1.2	2015	2016	Non-housing community development	Eligible LMI areas	Public Infrastructure and Improvements	CDBG \$550,000	Persons benefitted: 2,234

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provision of public services Obj.: SL2.1	2015	2016	Non-housing community development	Citywide	Services for the elderly, youth, domestic violence victims, homeless, community health, etc.	CDBG \$276,031	Non-housing Public Service benefit: 1,014 persons
Provision of public services Obj.: SL2.1	2015	2016	Non-housing community development	Citywide	Fair housing services	CDBG \$20,000	Non-housing Public Service benefit: 5 activities
Grant administration	2015	2016	Non-housing community development	Citywide	Grant administration and service delivery	CDBG \$348,042 HOME \$44,730 ESG \$40,368	Not applicable

Table 53 – Goals Summary

Goal Descriptions

The following is a description of the goals (highlighted) that the City will pursue through the 2015-2016 Annual Action Plan:

1. Funds will be used to **expand the supply of owner-occupied housing** for low- to moderate-income households through the construction of new infill housing on vacant lots, the acquisition and rehabilitation of vacant existing housing for sale and the provision of down payment and closing costs assistance to eligible families to purchase existing houses.
2. Funds will be used **provide a broad spectrum of housing programs to those who are homeless or at risk of homelessness** including street outreach, funding the operations of transitional housing and emergency shelters. Funds will be used for rental assistance to prevent homelessness, and rapid re-housing for those who have become homeless.
3. Funds will be used to **assist low- to moderate-income homeowners to maintain safe and affordable housing** through minor home repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation.

4. Funds will be used to **foster healthy, stable and attractive neighborhoods, access to quality public facilities, and blight removal** by funding neighborhood code enforcement activities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general public and neighborhood facilities and improvements including ADA improvements.
5. Funds will be used to **assist residents with a broad spectrum of public services activities/enhance the living environment of those in homeless shelters** including child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for elderly, and subsistence payments.
6. Funds will be used to **create communities that facilitate residents to reach self-determination by creating, maintaining, or expanding economic opportunities** through the creation or retention of jobs for low- to moderate-income households or persons, provide job skills training, and assistance to existing businesses that create job opportunities for low income persons.

Along with the above, it is the City's goal to administer the grant programs to meet performance and statutory requirements including expenditure and commitment deadlines and ensure that funds are being used in compliance with the relevant grant regulations. Activities involved the required oversight and management of the CDBG, HOME, and ESG program activities including, but not limited to: coordination, monitoring and evaluation associated with carrying out multi-activity projects.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates that five (1) extremely-low income households, 8 low-income households, and nine (9) moderate-income households will be assisted with housing rehabilitation. In addition, three (3) low-income households and 4 moderate-income households will be assisted through new construction, acquisition and rehabilitation, and down payment assistance for of homeownership housing using HOME funds.

Projects

AP-35 Projects – 91.220(d)

Project Name	Description	Funding Estimate \$	Expected Resources \$	Annual Goals	Target Areas	Priority Needs Addressed	Goal Outcome Indicator
HOME CHDO Infill Housing	New construction of housing on vacant lots	67,094	67,094	Expand supply of owner-occupied housing.	City-wide	Production of new housing units	1 housing unit
Great Homes	Acquisition and rehab. of existing houses for sale	279,000	279,000	Expand supply of owner-occupied housing.	City-wide	Production of new housing units	2 housing units
City Infill Housing	New construction of housing on vacant lots	305,472	305,472	Expand supply of owner-occupied housing.	City-wide	Production of new housing units	3 housing units
Down Payment Asst.	Financial subsidies to eligible buyers	30,000	30,000	Expand supply of owner-occupied housing.	City-wide	Production of new housing units	3 HH
Shelter and Prevention	Homeless services	88,132	88,132	Homeless programs	City-wide	Shelter operations	392 persons
Rapid Re-housing	Homeless services	34,441	34,441	Homeless programs	City-wide	Housing	6 HH
S/F Owner Rehab	Assistance to owner occupants for major repairs	182,336	182,336	Maintain safe and affordable housing	City-wide	Rehab of existing units	7 housing units
Minor Home Repairs	Assistance to owner occupants for major repairs	125,000	125,000	Maintain safe and affordable housing	City-wide	Rehab of existing units	11 housing units
Infrastructure improvements	Public facilities in LMI area	550,000	550,000	Healthy Neighbor-hoods	LMI areas	Public facilities	2,234 persons
Code Enforcement	Code compliance	182,000	182,000	Healthy Neighbor-hoods	LMI areas	Code issues/ demolition	72,330 persons
Public Services	Services	276,031	276,031	Services	City-wide	Non-housing	1,014 persons
Administration CDBG, HOME & ESG	Admin. HMIS & AFFH	408,410	408,410	Admin.	City-wide	Admin	N/A

Table 54 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities were based on the City's housing and community development needs assessment contained in the Consolidated Plan. Ongoing efforts to address the identified needs amidst dwindling financial resources at the federal and local level also requires the City to focus its funding to the activities of highest priority. HUD community development funding has been reduced by nearly 30% since FY2010. Housing market conditions related to demand and supply of both rental and homeownership, as well as the availability of affordable housing also determine the use of housing related funding such as HOME allocations. The City is challenged to develop and implement a well-coordinated and integrated outcome-driven service delivery system that meets the City's housing and community development needs and goals within the limits of available funding.

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AP-38 Project Summary

Project Summary Information

The following are the descriptions for the proposed program activities and related regulatory citations for the FY 2015-2016 Action Plan:

Community Development Block Grant Program

1. Housing-Rehabilitation Activities (24 CFR 570.202, 570.201)

a. **Single Family Rehabilitation Program** – Provide funding for residential rehabilitation for low- and moderate-income homeowners of single-family owner-occupied homes. This program targets homeowners earning at or below 80% of median income. Administered by the City of Garland's Housing and Community Services Department, the program seeks to preserve and enhance neighborhoods by maintaining existing housing stock for low income families by making the homes safe, decent and in compliance with the city of Garland's minimum housing code and the uniform building code. Repair items include the major building systems: electrical, structural, plumbing, and HVAC. Repairs or replacements can be made for weatherization improvements, lead-based paint hazard control/stabilization in units built prior to 1978 and when components are close to the end of their useful life. Approximately seven (7) homes will be rehabilitated with a rehab cost of up to \$26,048 per unit. It is anticipated that 4 units will also require LBP hazard reduction procedures. Project funding is \$183,336 in CDBG grants. The program is targeted City-wide.

b. **Minor Home Repair** – Provide funding for the correction of health and safety hazards for low- to moderate-income homeowners. The emergency grant may involve repair or replacement of such basic equipment as HVAC system, water heaters, entry doors, roofing and plumbing and gas lines. Approximately 11 homes will be repaired with a rehab cost of up to \$11,363 per unit. Project funding is \$125,000 in CDBG grants. The program is targeted City-wide.

2. **City of Garland Code Enforcement– Low/Mod (24 CFR 570.201 (d))** – Provide funding for the demolition and clearance of substandard structures. This service will allow for future development that will benefit low- to moderate-income families. Administered by the City of Garland's Code Compliance Department, through the provision of this service, the City of Garland will assist in preserving the integrity of neighborhoods by addressing problems with accumulations of junk, garbage and debris, improper outside storage, parking on unimproved surfaces and the unrestricted growth of landscaping vegetation. This project will be targeted in the CDBG eligible low- to moderate-income census tracts of Garland. At the awarded funding level approximately 6,600 inspections will be performed. Funding is budgeted at \$182,000 in CDBG grants for the salaries of the equivalent of three code compliance officers. Approximately 72,300 people will benefit from this activity.

3. **City of Garland Infrastructure and Physical Improvements (24 CFR 570.201(c))** – Administered by the City of Garland's Street Department – This project is funded at \$550,000 in CDBG grants. This project will provide for the removal of a failed section of pavement, re-grading and repair of the

road bed and replacement of pavement. The size, function and/or capacity of the street will not be changed. This project will be targeted in the CDBG eligible low- to moderate-income census tracts of Garland. It is anticipated that 2,234 people will benefit from this project.

- 4. Public Services (24 CFR 570.201(e))**– Provide funding to local and regional non-profit organizations to provide public services in the areas of domestic violence prevention, programs for the elderly and youth, homeless assistance, counseling, health, and recreation for low- to moderate-income households or persons. The following are the proposed public service programs:
- a. Salvation Army Rent Mortgage Assistance The program will assist in preventing homelessness by providing financial assistance to families experiencing financial difficulties. Assistance will be rent/utility subsistence payments not to exceed \$500.00 per month for no more than 3 months per household. Allocation is \$_____ and will serve ____ people.
 - b. Achievement Center of Texas – This program provides daycare services to ____ low and moderate physically and mentally challenged children and young adults. The program is open City-wide to eligible applicants. A minimum of 14 students will receive services. It is funded at \$_____ CDBG.
 - c. Axe Memorial Church Food Pantry The Axe Food serves very low to extremely low- income families. The funding will provide individuals with food for a week, valued at about \$_____ per person. The activity is funded at \$_____ CDBG.
 - d. Counseling Institute of Texas - This program provides therapy for youth with problems related to school truancy, criminal offense/ first time offender, anger management, asexual abuse, and depression. The program is funded at \$_____ CDBG and will provide counseling for ____ persons.
 - e. Dental Health Program – This program provides dental care to approximately 105 low-income children and elderly citizens of Garland. This program is available to income qualifying Garland residents. It is funded at \$_____ CDBG.
 - f. Hope Clinic (formerly Friendship House Health Ministries) – Hope Clinic is a free clinic staffed by volunteers from the medical community. The clinic is open one evening per week for general patients and one morning per week for a women’s clinic. CDBG funding will provide the clinic with supplies needed for medical care. Services offered will include basic health screenings and basic health services including basic lab tests ordered by attending physicians. CDBG will also assist with operational funding to keep the clinic running. Such expenses include the \$1 per month rental fee, utilities and office supplies. The clinic will serve Garland residents and is funded at \$_____ CDBG to serve approximately ____ persons.
 - g. Galaxy Counseling Services – This program provides counseling service to eligible low-income adults, children and adolescents who are suffering from a variety of emotional and/or family

problems. Approximately ____ persons will receive services. The activity is available City wide to income eligible applicants. Funding is \$_____ CDBG.

- h. Garland Ombudsman Program – Senior Citizens of Greater Dallas will provide a part time staff person to serve all nursing and assisted living facilities in Garland. The staff person will provide direct advocacy and visitation to all residents in those facilities. Staff will monitor care, investigate and work to resolve complaints. Additionally, he/she will provide training to facility staff, and resident and family councils on residents’ rights, abuse/neglect and reduction in the use of restraints. Funded at \$_____ CDBG; ____ residents will be assisted. Eligible clients are Garland seniors living in nursing homes or assisted living facilities.
- i. Garland Police Department youth Boxing – the program provides an alternative for at-risk youth to the growing allure of the gang life style. Boxing and Karate training are provided. Participants are required to keep their school grades at a C level and to help students achieve this; a mentor is on staff to assist. The program is available City-wide to eligible applicants. (\$_____ CDBG to serve ____ children)
- j. Elderly Yard Care – This program exists to provide yard mowing for low-income elderly and disable Garland residents living in the CDBG targeted areas. The program provides a needed service by ensuring compliance of the high grass/weeds ordinance. The program will provide service to ____ senior and disabled citizens. The citizens will receive this service approximately ten times between May and September. The project is funded at \$_____ CDBG.
- k. New Beginning Center - -The program provides family violence counseling programs for victims and their children as well as for violent partners. It also promotes public understanding of abused women and Texas law relating to domestic violence. Funding will allow for ____ intake assessments, ____ sessions of individual counseling and ____ individuals attending group counseling. The project is available to all city residents that are income eligible and is funded at \$_____ CDBG.
- l. Reinventing Human Capital – This program provides 6 weeks of counseling consisting of anger management, conflict resolution, self-respect, cultural sensitivity and substance abuse. ____ scholarships will be provided for \$_____ CDBG
- m. The Salvation Army After School Program – The Power Hour program is designed to develop good homework and study habits for youth so that they will not only stay in school, but succeed as well. The three part program consists of homework help, tutoring and educational enhancement with the use of a computer lab. Slots for 3 students will be funded for \$_____ in CDBG grants.
- n. Parks Department S.T.A.R.S Summer Playground Program – Entertaining, extracurricular, self-improvement and physical development classes and activities will be offered to youth 6-12 years old at Granger Recreation Center and at Gale Fields Recreation Center. The program will benefit low-income families in Garland by providing constructive, supervised programs during the summer months. The program is available to income qualifying Garland youth. One child

attending the entire program is one unit of service. _____ children will be served. The program is funded at \$_____ CDBG.

5. **CDBG Program Administration/Planning –24 CFR 570.205 and 570.26** - Provide funding to the City of Garland Housing and Community Services Department for the administration of the CDBG program.

HOME Investment Partnership (HOME) Program

1. **HOME Infill Housing – Land Acquisition/Site Improvements/Rehab (24 CFR 92.205) –** Administered by the City of Garland Housing and Community Services Department, this project is targeted City wide and provides for the construction of new single family homes for low to moderate income families. Construction of the housing is through for-profit developers who receive funding through the City of Garland. The total funding for FY 2015-2016 is \$305,472, Three (3) housing units will be constructed. Housing units are a minimum of 1,100 sq. ft. and are situated on 7,000 sq. ft. lots as required by City of Garland development standards. The units contain 3 bedrooms and 2 bathrooms and a two-car garage. Homes will meet Energy Star guidelines as well as all City of Garland housing and zoning standards
2. **HOME CHDO Infill Housing –** HOME certified Community Housing Development Organizations (CHDOs) will construct new single family homes for low to moderate income families. Homes will meet Energy Star guidelines as well as all City of Garland housing and zoning standards. Funding level is established at \$67,094. One home will be constructed. Targeted area is city-wide.
3. **Down Payment Assistance Program–** Funds are used to assist first-time homebuyers to purchase an existing home within the city limits of Garland. The funds are used to defray down payment and closing costs and possibly provide for principal reduction of individual mortgage loans. Homes will meet or exceed minimum property standards. It is projected that three (3) households will be assisted with loans. Funding level is \$30,000 in HOME funds. Targeted area is city-wide.
4. **HOME Program Administration (24 CFR 92.207) –** Provide funding to the City of Garland Housing and Community Services Department for the administration of the HOME Program.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Consolidated Plan regulations require the city to describe the geographic areas of the city in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so.

Garland is comprised of 160 block groups, 59 of which are considered to be low- to moderate-income in which 51% of the households in the area have incomes equal to or less than 80% of the median income for the metropolitan area as determined and adjusted annually by HUD. Similar to other entitlement jurisdictions, the concentration of low- to moderate-income residents is primarily in the center and older sections of the City. Generally, the City does not direct its assistance based primarily on those target areas. The CDBG, ESG, and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing and emergency home repair are allocated Citywide. See attached **Appendix II** illustrating the City's low- to moderate-income target areas.

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of a particular area where at least 51% of the population are low- to moderate-income. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities are defined as activities which benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

Geographic Distribution

Target Area	Percentage of Funds

Table 55 - Geographic Distribution

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The basis of allocating resources geographically within the City is based on both the income of individual households and low- to moderate-income target areas but primarily the former. For the 2015-2016 Annual Action Plan, the City will allocate about 37% of its available CDBG budget on code enforcement and infrastructure improvements in eligible low- or moderate-income areas. Allocations are based on a ranking of needs in the eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	48
Non-Homeless	1,549
Special-Needs	
Total	1,597

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,573
The Production of New Units	6
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	1,597

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

During the program year, Garland will provide 1,597 households with affordable housing.

The Garland Housing Agency will provide rental assistance through the Section 8 Housing Choice Voucher Program to 1,525 households. Emergency rental assistance will also be provided to homeless persons or persons at risk of becoming homeless by the Salvation Army and the Matthew 25:40 Project.

The City will utilize HOME funding to develop 3 new housing units under the Infill Housing Program. In addition, the City's CHDO, Green Extreme Homes CDC will construct 1 new housing unit. The City also carries out the GREAT Homes Initiative and plans to construct 2 new housing units during FY 2015-2016.

The City operates two rehabilitation programs, the Minor Home Repair Program and the Single Family Housing Rehabilitation Program. Eleven units will be assisted under the Minor Home Repair Program and 7 units under the SF Housing Rehabilitation Program.

The City anticipates that special needs persons may be assisted under each housing activity and will report special needs persons assisted in its CAPER.

AP-60 Public Housing – 91.220(h)

Introduction

The Garland Housing Agency (GHA) does not own any public housing units. GHA operations a Section 8 Housing Choice Voucher Program and assists approximately 1,500 families annually with rental housing in privately owned dwellings.

Actions planned during the next year to address the needs to public housing

The GHA does not own or manage public housing units but it does administer several programs that assists low- and moderate income families including the Section 8 Housing Choice Voucher program. In addition to operating the Section 8 Voucher Program, the GHA also provides vouchers for first-time homebuyers, operates the Family Self-Sufficiency Program, and conducts housing inspections. The City of Garland will not be utilizing CPD funds for any programs offered by the GHA.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The GHA provides vouchers to potential first-time homebuyers who are current recipients of Section 8 rental vouchers. The homeownership vouchers help to reduce mortgage expenses. The City of Garland will not be utilizing CPD funds for the Housing Choice Voucher Homeownership Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The GHA is not designated as “troubled”.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

During FY 2015-2016, the City of Garland will utilize CDBG public service funds and ESG funds to address the housing and supportive service needs of homeless individuals and families as well as supportive services for non-homeless members of special needs groups. The City made available \$276,031 of its CDBG allocation for public service activities and received requests from non-profit organization totaling \$488,502. The available funds were allocated across the following categories: counseling services - \$28,955; disabled/special needs programs - \$41,418; elderly programs - \$29,953; homeless assistance program - \$34,978; medical/dental programs - \$64,917; and youth programs - \$57,082. The City will receive an ESG allocation of \$162,941. The City will utilize the ESG fund for shelter operation and essential services, homeless prevention, rapid re-housing, and street outreach/HMIS.

In regards to assistance for special needs populations, the City is providing funding to the Achievement Center of Texas, a non-profit organization that will provide scholarships for day habilitation and day care services for 20 developmentally or physically disabled persons.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Garland has allocated \$30,000 of its ESG funding to Metro Dallas Homeless Alliance (MDHA) for the operation and maintenance of the HMIS database and for outreach activities. MDHA utilizes data from the HMIS system for Dallas and Collin Counties to coordinate care, store client information on service needs, manage operations, and to plan and measure outcomes of homeless programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

In order to address emergency shelter and transitional shelter needs of homeless persons, the City will continue to provide financial support to agencies that operate shelter facilities utilizing CDBG and ESG funding. Under the CDBG program, Axe Memorial Methodist Church will receive CDBG funding of \$5,401 to operation an emergency food pantry and emergency shelter by issuing 88 motel vouchers. The Matthew 25:40 Project will also provide motel vouchers to 13 persons and provide permanent housing for 8 homeless families. The total funding allocated to the Matthew 25:40 Project is \$14,500.

New Beginning Center which is the only is the only domestic violence center located in Garland

will receive the majority of the ESG funding and \$26,204 of CDBG funds. The CDBG funds will be used for the provision of case management and counseling services. Under the ESG program, New Beginning Center has been allocated \$55,544 for shelter operations and essential services, and \$34,411 for rapid re-housing. The agency offers victim services, including counseling, case management, legal advocacy, education, crisis intervention, and provides emergency shelter and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The New Beginnings Center Housing Program is a transitional program where clients reside in scattered sites in the Garland area while they continue to receive case management and social services. The program works with the Victim Outreach Program and Emergency Shelter Program. While in the Housing Program, clients establish a savings account with the agency to help with the transition from the Housing Program to independent living. The agency follows up with clients for 3-6 months after exiting the Housing Program to assess housing stability.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During the program year, the City will provide CDBG and ESG funding for homeless prevention activities that include emergency rental/utility assistance payments and Rapid Re-housing services.

New Beginnings Center will receive \$34,441 of ESG funding for rapid re-housing and the Salvation Army will receive \$7,601 of CDBG funds to operate an emergency rental assistance program that is expected to benefit 40 persons. The program provides one month's rent or mortgage or utility payment for families in crisis situations.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

The City will use CDBG funds to operate housing programs that benefit low- and moderate income persons. The programs are Minor Home Repair, GREAT Homes Project, and Single Family Housing Rehabilitation. During FY 2015-2016, the Minor Home Repair program is expected to benefit 11 households and the housing rehabilitation activity will benefit 7 households. Funding for both program total \$307,336. Funding for the GREAT Homes Project will be used to construct 2 new homes. The GREAT Homes Project will be allocated \$436,800 in CDBG funding.

HOME funding will be used to develop one affordable housing unit through the City's CHDO, Green Extreme Homes CDC. The City will also fund the Infill Housing Program and provide \$30,000 for down payment assistance program through the Infill Housing Program.

In regards to zoning regulations, the City will continue to encourage the development of affordable housing by waiving certain requirements, assisting developers during the site plan review process, and waive or reduce fees for affordable housing developments. The City will continue to assess zoning and building codes and other policies to determine if they unintentionally restrict affordable housing production.

The City has also allocated \$20,000 in CDBG funding for fair housing including the provision of education and outreach, investigation of cases, and conciliation and resolution services.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Garland carries out and supports activities and projects that will serve the needs of low- and moderate income persons such as the provision of affordable housing, homeless assistance, and supportive services. During FY 2015-2016, the City plans to undertake the following actions to address obstacles to meeting underserved needs:

- Provide matching funds for the HOME and ESG program to serve more persons than could be reached by CPD funding and thus increase the impact of projects;
- Provide support in terms of funding and technical assistance for agencies that serve LMI, homeless individuals and families, and persons at risk of homelessness;
- Benefit low- and moderate income neighborhoods by addressing aging infrastructure, street improvements, and code enforcement;
- Continue to participate in regional efforts such as the Metro Dallas Homeless Alliance to coordinate services and address the needs of homeless persons and families;
- Commit to addressing any gaps in institutional structure between City departments, non-profit providers, and other area agencies and service providers.

Actions planned to foster and maintain affordable housing

During FY 2015-2016, the City of Garland will preserve affordable housing, increase the affordable housing stock for households with income between 0-80 percent AMI, and support the provision of rental assistance by implementing or funding the following activities:

- Utilize HOME funding for the construction of 3 affordable housing units and provide down payment assistance to the 3 assisted households;
- Support Green Extreme Homes CDC in the development of new affordable housing units;
- Utilize CDBG funding for the Single Family Rehabilitation and Minor Home Repair Programs that will rehabilitation a total of 18 housing units.
- The Garland Housing Agency will provide Section 8 vouchers to assist low income households with the cost of rent;
- Provide emergency financial assistance to households at risk of homelessness through the Salvation Army, New Beginning Center, and the Matthew 25:40 Project.

Actions planned to reduce lead-based paint hazards

The City will address lead-based paint hazards with the implementation of the Single Family Rehabilitation Program and the Minor Home Repair Program. HUD regulations at 24 CFR Part 35

requires that lead-based paint hazards be controlled before the rehabilitation of a housing units, particularly if children under the age of 6 occupy the units. The City will conduct the required LBP assessment based on the level of federal funds invested in the rehabilitation of units constructed prior to 1978.

Actions planned to reduce the number of poverty-level families

Primarily, the City will utilize ESG funding for homeless prevention and rapid re-housing programs along with services that lead to self-sufficiency. Also, the City will require and ensure that its subrecipients collect, maintain, and report data with regards to the need of clients in order to prioritize actions and resources to address the greatest needs of families below the poverty level.

The Garland Housing Agency will continue to operate the Family Self-Sufficiency Program which provides employment assistance and training and also provides educational opportunities through Eastfield and Richland College.

Actions planned to develop institutional structure

The Housing and Community Services Department currently coordinates with several City departments, non-profit organizations, and other public entities to meet the goals and objectives of the Consolidated Plan. In order to continue improving the institutional structure the City will continue to participate in regional committees or activities, provide and/or support training for staff and providers in the areas of affordable housing, fair housing, economic development, and community development, and pursue closer relations with non-profit housing and service providers. The City will also collaborate and assist affordable housing developers to navigate the development process.

Actions planned to enhance coordination between public and private housing and social service agencies

During FY 2015-2016, the City will utilize CDBG, HOME, and ESG funding to support both public and private housing programs including programs operated by social service agencies. The City will provide technical assistance to its subrecipients and developers and coordinate efforts of both housing and social service providers by being involved in local and area-wide planning activities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

During FY 2015-2016, the City of Garland will be utilizing HOME funds for the City's Housing Infill Program, down payment assistance, and to fund the construction of new affordable housing in partnership with Green Extreme Homes CDC. The City will not be utilizing HOME funds for investments that are beyond those identified in 24 CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Garland has elected to use the recapture provision of the HOME Program to secure the funding and maintain long-term affordability. The City requires repayment of all or a portion of the HOME subsidy (net proceeds) in the event the HOME-assisted property is sold prior to the expiration of the affordability period or if the beneficiary does not maintain the property as their principal

residence. The City requires program participants to execute security instruments and annually monitors the projects by sending letters to clients and requesting proof that the beneficiary is still occupying the unit.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Garland follows the HOME affordability requirements outlined at 24 CFR 92.254(a)(4). The minimum period of affordability is dependent on the amount of homeownership assistance. The affordability requirements are as follows: Under \$15,000 – 5 years; \$15,000 - \$ 40,000 – 10 years; and over \$40,000 – 15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds to refinance existing debt.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

- 1. Include written standards for providing ESG assistance (may include as attachment)**

See Attachment ____ - Standard Policies and Procedures for Provision of Emergency Solutions Grant Assistance.

- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The CoC is in the process of developing a coordinated assessment system that will improve links between clients with services and provide referrals to housing and services that are available. The system will uniformly and objectively assess clients, according to their level of need and risk, and place them in housing.

A Coordinated Intake/System Task Force was formed and developed the following goals:

- I. Develop Uniform Needs Assessment for all populations
- II. Develop coordinated Intake Process Guidelines for single adults, children and families, and unaccompanied youth
- III. Develop data tracking and reporting supports in collaboration with MDHA HMIS Committee
- IV. Develop implementation plan
- V. Develop Financing Plan
- VI. Develop Quality Assurance Process

- 3. Identify the process for making sub-awards and describe how the ESG allocation available**

to private nonprofit organizations (including community and faith-based organizations).

- The City's Housing and Community Services Department prepares a calendar identifying key dates in the funding process and provides the calendar to neighborhood organizations, homeowner organizations, past subrecipients, and other groups or individuals on the City's mailing list.
- The City publishes an article including the potential uses of the funds and the calendar described above, in the "Garland City Press", a newspaper that is distributed with the City's water bill.
- A notice of funding availability (NOFA) is published in the Dallas Morning News.
- The City accepts competitive applications from non-profit social service organizations that carry out activities and implement programs that are eligible for ESG funding. The City consults with the CoC and funding recommendations are subject to approval by the City Council and become part of the City's Annual Action Plan.
- Agreements are then developed with the selected subrecipients.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Garland does not have a homeless or formerly homeless person on its City Council. However, the City is a participant in the CoC. MDHA, the lead agency for the CoC, implemented the Alliance Homeless Forum (AHF) which "empowers the homeless and formerly homeless to meet monthly and discuss issues related to their situations, survey and report their needs, and plan strategically around resolution of problems they encounter". (CoC Year End Report 2014)

5. Describe performance standards for evaluating ESG.

The Dallas/Irving and Collin County CoC has developed the following performance measures for the ESG Program:

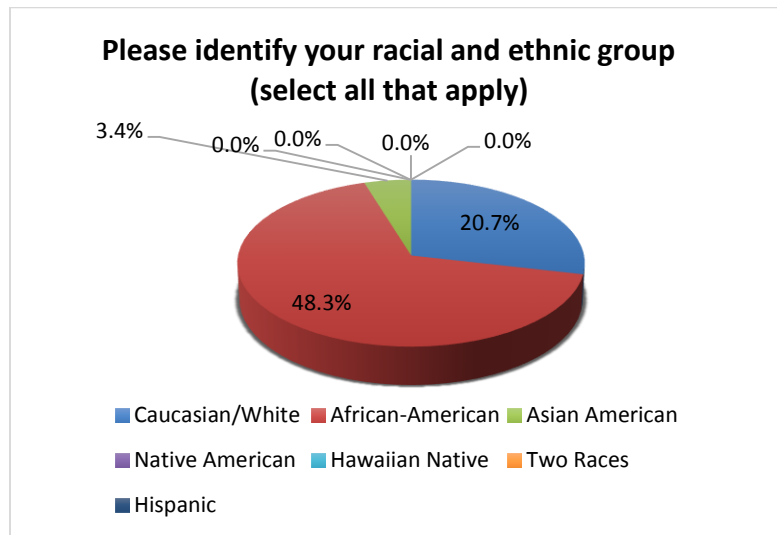
- 90% of all persons shall have higher non-cash benefits at program exit than at program entry as a result of receiving ESG assistance
- The number of persons with higher income at program exit than at program entry as a result of receiving ESG assistance
- 25% of unemployed persons who are not eligible for SSI or SSDI will become employed
- 50% of persons with deficient academic skills will improve their status
- Provision of weekly and appropriate level of case management provided to persons with or without disabilities (the number of persons receiving case management)
- Provision of reasonable engagement with homeless individuals/families living in emergency shelters or during street outreach in order to assist with assessment and assignment functions within a continuum of care
- 100% full participation and compliance with the HMIS, including accurate and timely entering of data (10% annual error rate)
- 65% if persons exiting to permanent housing as a result of receiving ESG assistance

Appendix I - Con Plan Agency Survey Results

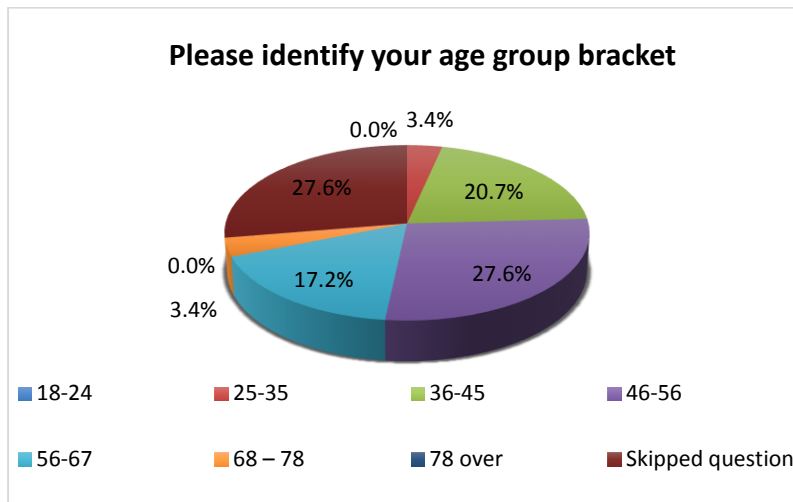
Housing and Community Development Needs	Priority Need		
	High	Medium	Low
Affordable Housing - Rental	4		
Affordable Housing – Homeownership Assistance	4		
Parks			4
Senior Services	4		
Public Infrastructure			4
Slum and Blight Removal			4
Owner-occupied rehabilitation or home repair		4	
Neighborhood Improvement & Maintenance			4
Job Creation or Retention Opportunities	4		
Public Transportation		4	
Removal of architectural barriers and accessibility	4		
Domestic Violence Programs	4		
Family Financial Health Programs			4
Youth Recreation Programs	4		
Adult Recreation Programs			4
Crime Prevention Programs	4		
Community Centers			4
Senior Centers		4	
After School Youth Programs	4		
Educational Support		4	
Services for Persons with Disabilities	4		
Health Services	4		

Housing and Community Development Needs	Priority Need		
Children Educational Programs			4
Other (Specify) Homeless Shelter	4		
Other (Specify) Hotel, convention center	4		
Other (Specify)			

Appendix II- Con Plan Public Survey Results



Of the 29 persons who filled out the Garland Con Plan Public Survey the largest number of participants, 48.3% or 14 persons, identified themselves as African American and the second largest group being the 20.7% who identified themselves as Caucasian White . The remaining participants broke down as follows with: 3.4% identifying themselves as African-American, and 27.6% choosing to skip the question and not record a response.



Twenty-seven percent, or 8 participants, identified themselves as being in the age bracket of 46-56. The next largest age bracket were those between the ages of 36 and 45 who made up 20.7% of the participants surveyed. The rest of the group was made up of 17.2% identifying as being between the ages of 56-67 and participants identifying as being in the age brackets of 25-35 and 68-78 both coming in at 3.6%. Finally 27.6% of participants skipped the question.

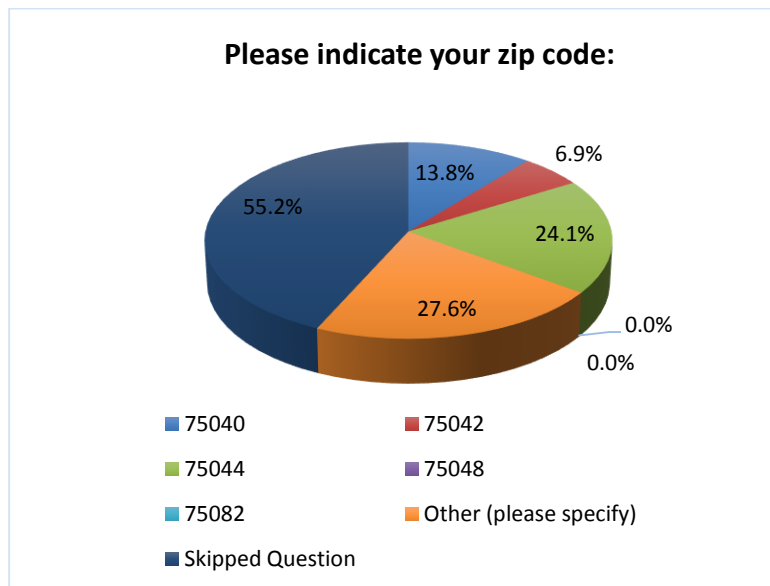
In the survey the public was asked to identify and rank the following activities/services that they would like to see in the City of Garland in the next five years (2015-2019). They were also asked to prioritize their responses from 1 to 10, with 1 being highest priority and 10 being the lowest priority. For the purposes of analysis answers ranked between 1 and 3 were considered high priority, activities prioritized between 4-7 were considered medium priority, and any activities prioritized between 8-10 were considered low priority. The results were as follows:

Activities/ Services	Priority Assigned		
	High	Medium	Low
Affordable Housing - Rental	10	8	1
Affordable Housing - Homeownership Assistance	13	5	1
Parks	11	6	1
Senior Services	15	3	1
Public Infrastructure	9	9	0
Slum and Blight Removal	12	7	1
Owner-occupied rehabilitation or home repair	13	5	1
Neighborhood Improvement & Maintenance	16	2	1
Job Creation or Retention Opportunities	16	4	0
Public Transportation	12	5	2
Removal of architectural barriers and accessibility	14	3	2
Domestic Violence Programs	13	5	1
Family Financial Health Programs	11	7	2
Youth Recreation Programs	12	7	0
Adult Recreation Programs	11	7	1
Crime Prevention Programs	17	2	0
Community Centers	12	5	2
Senior Centers	13	4	0
After School Youth Programs	14	5	0
Educational Support	16	3	1
Services for Persons with Disabilities	14	5	0

Activities/ Services	Priority Assigned		
	High	Medium	Low
Health Services	14	6	0
Children Educational Programs	15	3	1
Other	4	3	1

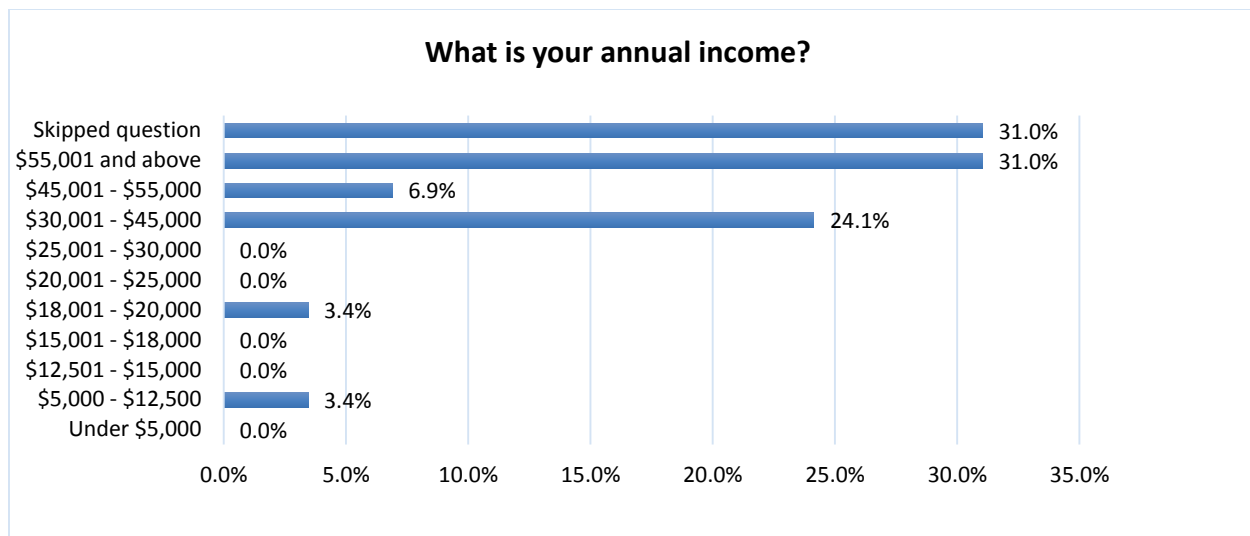
In addition, some participants specified “Other” Activities or Services as high priority and their answers are noted below:

- Offer a weatherization program to help save utilities
- Entertainment- downtown area
- Arts Festivals and Cultural Enrichment Programs
- Senior Services
- Homeless Shelter
- Mental Health Services
- Services/Housing for Homeless

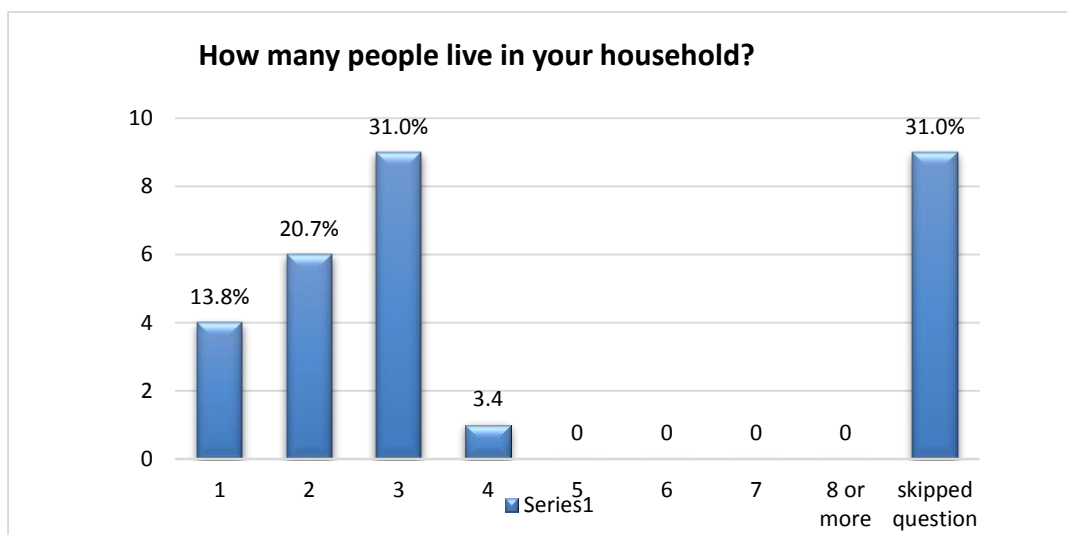


Participants who took the survey indicated their zip codes. Twenty-four percent indicated that they lived in the 75044 area code. The rest of the zip codes indicated consisted of 13.8% indicating the 75040 zip code and 6.9% indicated the 75042 zip code. In addition, 55.2% of participants skipped the zip code question altogether. Finally 27.6% indicated “Other” as their zip code and their answers were as follows:

- 75043
- 75043
- 75043
- 75230
- 75043
- 75043
- 75238
- 75043



When asked about income, 31% of respondents selected their annual income as being between \$55,001 and above, followed by 24.1% selecting their income as \$30,001-\$45,000. The remaining participants broke down as follows: \$45,001 - \$55,000 (6.9%), \$5,000 - \$12,500 (5.4%), \$5,000 - \$12,500 (3.4%), and \$18,001 - \$20,000 (3.4%), Finally, 31.0% of respondents elected to skip the income question altogether.



Respondents also noted how many people live in their household. Of the 29 respondents, 9 (31.0%) reported being in 3 person households, 6 (20.7%) reported being in 2 person households, 4 (13.8%) reported being in a 1 person household, and 10 respondents reported being in 4 person households. Finally, 9 respondents (31.0%) skipped the question entirely. In addition, to the number of people in their household participants were also asked if they or anyone in their household had a disability or if their household included children. Of the 29 respondents, 70% answered “No”, indicating neither they nor anyone in their household had a disability, conversely, 30% indicated “Yes”, they or someone in their household was disabled.

Appendix III- City of Garland, TX CAPER

The chart below shows the estimated 5 year goals from the 2010-2014 Consolidated Plan, the estimated goals for the 2013 program year, the actual accomplishments and the percentage of completion for each objective.

PROGRESS TOWARDS ACCOMPLISHING GOALS

Housing Priority I Availability	Estimated 5 Year	2010 Completed	2011 Completed	2012 Completed	2013 Completed	% Completed
1. Construct New Houses	35 Housing Units	4 Units	5 Units	7 Units	7 Units	66%
2. Provide DPA	75 Households	17 Households	15 Households	16 Households	17 Households	87%
3. Homebuyer Ed Sec.8	50 People	10 Households	10 Households	10 Households	12 Households	84%
4. Homebuyer Ed General	60 Households	17 Households	14 Households	17 Households	17 Households	108%
Housing Priority II -Affordability						
Transitional Housing	90 Households	10 Households	17 Households	0	0	30%
3. Section 8 Vouchers	7,315 Households	1,463 Households	1,549 Households	1452 Households	1499 Households	82%
4. Homelessness Prevention	450 People	80 People	170 People	114 People	210 People	128%
Housing Priority III- Suitable Living Environment Sustainability						
1. Rehabilitation Grant	65 Units	29 Units	17 Units	26 Units	22 Units	145%
3. Rehabilitation Loan	60 Units	1 Unit	2 Units	7 Units	2 Units	20%
Non-Housing Priority I - Suitable Living Environment - Sustainability.						
1. Neighborhood Proj.	2,500 People	12,729 People	1,988 People	3124 People	0 not funded in 2013	714%
2. Code Enforcement.	361,500 People	72,330 People	72,330 People	72,330 People	72,330 People	80%
3. Street Projects	50,000 People	5,428 People	5,428 People	2811 People	2549 People	32%
Non-Housing Priority II-			Suitable Living Environment-- Availability			
	Estimated 5 Year	2010 Completed	2011 Completed	2012 Completed	2013 Completed	% Completed
1. Residents Pub. Serv.	4,250 People	1,720	1,867	1886	1828	172%
2. Shelter Operations	750 People	420	400	337	302	195%
3. Shelter Essn. Services	Same as above	N/A	N/A			N/A
Non-Housing Priority III - Economic Development - Availability						
1. Income Builder	100 People	13 People	10 People	0	0	23%
2. Employment Skills	100 People	83 People	0	0	0	83%
Other						
Complete Req. Reports	10 Reports	4 Reports	4 Reports	4 Reports	4 Reports	80%
Fair Housing Education	25 Programs	6 Programs	9 Programs	2 Programs	2 Programs	76%
Neighborhood Plans	6 Plans	1 Plan	0	0	0	16%
Participate in CoC	60 Meetings	6 Meetings	6 Meetings	5 Meetings	10 Meetings	45%

I.b. Formula grant funds spent on grant activities by goal and objective.

The following table provides an overview of the funding allocated by goal and activity and the funding expended during the program year.

2013 FUNDING BY PRIORITY

Housing Priority I - Availability	2013 Goals	2013 Accomplishments	Fund Source	Allocated 2013	Actual	% Spent
1. Construct New Houses	4 Units					
<i>City Garland NHS</i>		5 Housing Units	HOME	\$265,880	\$792,738.43	299%
<i>Habitat for Humanity</i>		2 Housing Units	HOME	\$69,176	\$100,000.00	145%
				<i>*additional funding from prior years spent for III</i>		
2. Provide DPA	8 Households					
				<i>*additional funding from prior years spent for DPA</i>		
3. Homebuyer Ed Sec. 8	10 People					
<i>City Garland- Housing Agency</i>		12 People	Section 8			
4. Homebuyer Ed General	40 People		CDBG			
<i>Mortgage Lender</i>		17 People	In Kind			
Housing Priority II- Affordability	2013 Goals	2013 Accomplishments	Fund Source	Allocated 2013	Actual	% Spent
Transitional Housing	10 Households					
3. Section 8 Vouchers	1,499 Households					
<i>Garland Housing Agency</i>		1,499 Households	Section 8	\$11,784,408	\$11,784,408	100%
4. Homelessness Prevention	90 People					
<i>Mount Hebron Urban Com Hsng</i>		153 People	ESG	\$39,253	\$39,253	100%
<i>Salvation Army Rent Mtg Asst</i>		38 People	CDBG	\$6,328	\$6,328	100%

Housing Priority III- Suitable Living Environment-Affordability						
1. Rehabilitation Loan	9 Units					
<i>City Garland NHS – Activity #1294</i>			CDBG		\$87,101.44	34%
<i>City Garland NHS – Activity #1232 (Prior Year)</i>		2 Units	CDBG		\$141,857.68	
2. Rehabilitation Grant	11 Units					
<i>City Garland NHS</i>		22 Units	CDBG	\$150,000	\$144,682.35	96%
Non-Housing Priority I • Suitable Living Environment • Sustainability						

Appendix IV – City of Garland Medium Household Income Map

